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JAMES E. SHEPARD, LAWRENCE, MASS.

PRESIDENT 1897-98.

PROCEEDINGS

OF THE

ELEVENTH ANNUAL SESSION

OF THE

NATIONAL FRATERNAL CONGRESS

HELD IN THE CITY OF PORT HURON, MICH.,

October 5th, 6th and 7th, 1897.

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The Congress

PROCEEDINGS OF THE ELEVENTH ANNUAL SESSION  
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RECEPTION.

The reception tendered the National Fraternal Congress by His Honor Mayor Boynton, the citizens of Port Huron and the united Fraternal Benefit Societies in that city, was a welcome long to be remembered by those whose pleasure it was to be participants.

The reception took place in the new Auditorium, which had been pushed to completion in order that the first meeting held therein might be that of welcome to the Congress.

His Honor presented the freedom of the city in the following generous words of welcome :

*Ladies and Gentlemen of the National Fraternal Congress :—*In welcoming you to our city I want to say what may surprise not only our distinguished guests who are with us to-night, but our citizens as well, that to the National Fraternal Congress is due, indirectly at least, the credit of some of the improvements that have been made in our city during the past three or four years.

Among them is the construction of the large, elegant hotel, one of the best in the State, at which our visitors are stopping, and this large, commodious auditorium in which we have assembled this evening.

This may seem strange, but it is nevertheless true. You may wonder how this can be. Well, let me give you a little piece of unwritten history. When the Congress held its annual session in 1889, in the city of Boston, and the question as to where it would be held the following year was brought up, I innocently tendered the body an invitation to meet at Port Huron, my native city. As one of the charter members of the Congress, being present and taking part in its organization, I imagined that my invitation would be unanimously accepted. I found, however, that the good brothers from Pittsburg had got in their work, and most of the representatives had promised to vote to hold the next session in that city. With a sort of quasi understanding that Port Huron would be considered next time, I withdrew in good order.

A year rolled around. In the meantime I took time and pains to size up my own town. I recalled the large, fine hotels at which we stopped in cities where we had previously met, and was made to realize, from my observation, that although the Congress was small in membership, it was made up of men of parts, men who, like myself, were good livers, at least when away from home, mostly men like myself, with good physical proportions, a jolly good natured lot of fellows who, like myself, believed this world to be about the best world they had any knowledge of, and proposed to enjoy it while they could. Well, I say, after revolving these things over in my mind, I concluded that Port Huron, at that time, was not the place for so select a crowd, and when the time came to name the next place of meeting, I was silent. No invitation was extended by me to my brother Congressmen. This seemed to surprise some of my friends, but I said nothing, and the Congress decided to meet the following year in Washington.

After adjourning, a friend said to me before we left the hall, "Boynton, I thought you were going to invite the Congress to meet in your city next year?" "Well, yes, I did think of it last year, but changed my mind," I replied. "Yes, yes," he exclaimed, "I know the reason why you don't want us to go to your town." "Well, what is the reason?" I asked, with apparent innocence and surprise. "Why," he said, "your city has as pleasant a location as any in the country, its natural advantages are out of sight, but your hotels are abominable. Your streets and sidewalks are wretched, and your public buildings, what few you have, are far from being attractive." "What do you know about my town?" I broke in. "Oh, I was there last summer and spent several days," he said. "I rode up and down and across your beautiful river and sauntered up and down your badly paved streets, walked over your dilapidated wooden sidewalks and observed carefully your surroundings. What's the matter with your people? They seem to be in a Rip Van Winkle sleep. Can't you wake them up?"

"Hold on, my good fellow, hold on, don't say any more," I pleaded. "I see you understand the situation. Keep still, don't talk out loud so the boys will hear you. I want to say to you confidentially, my friend, and you can put it down in your memorandum book, that the National Fraternal Congress will, in the near future, if I live, meet in Port Huron. We will have accommodations which will satisfy the most fastidious, and be in a condition to make the visit of the officers and members pleasant and agreeable. It will be, my friend, the future ambition of my life to have the Congress meet in my native home."

Well, I returned home, not a sadder, but a wiser and more determined man. I immediately commenced talking with my fellow citizens, and explained to them the cause which prevented my inviting gatherings like yours to this city. I pleaded with them, prayed with them, and urged them to improve our hotel accommodations, to reconstruct our public buildings, or build new ones, beautify our parks, improve our streets

and furnish sidewalks for visitors to walk over, which would be safe to life and limb. I brought my influence to bear upon the city government, and the result has been, as that friend of mine who had such a poor opinion of our little metropolis then, must discover, if he is here, that things have materially changed. From a quiet, unassuming place, we have a live, growing, prosperous and pushing town, and a live, fraternal and business people.

Is it any wonder then, brothers of the Fraternal Congress, why I can, to-night, give you a hearty, fraternal greeting? You have, unknowingly, but surely, been instrumental in bringing about a marked change in the appearance of our little municipality. Our citizens, too, will now understand to-night what they did not know before, why I have shown so much anxiety to secure the numerous improvements which have been made during the past three or four years. I felt, as expressed by my friend at the Pittsburg session, that no place on earth had a finer location, no place had greater natural advantages, and all that it lacked to send it to the front was a little fraternal push, energy and go-ahead-i-tiveness. New life has been infused into our people through your instrumentality, and I say it without boasting, that no city of the same population in the State of Michigan has made a more rapid growth, or made as many improvements as has Port Huron during the past four years, and this through a period of the greatest financial depression this country ever witnessed. Notwithstanding the necessary improvements made during the period I have referred to, the bonded debt has been reduced.

Yes, we can welcome you, thrice welcome you, not only for what you have indirectly done for our city, but for the further reason, as I am enthusiastic enough to claim, that the National Fraternal Congress is one of the grandest bodies ever organized on the continent of North America. I know but few outside of the representatives of this great organization realize what great amount of good the fraternal beneficiary societies have accom-

plished in this country and our neighboring country across the lines during the past three decades.

I am proud to welcome a body of men and women, representatives of nearly fifty fraternal beneficiary societies, with an aggregate membership of nearly two millions, and which during the past thirty years have collected and disbursed nearly two hundred millions of dollars ; their outstanding certificates aggregating over three billions.

Yes, I am more than proud to welcome a body of men and women representing, not cold business insurance corporations without souls, but benevolent associations based on fraternalism, all having a voice in their management and all equal under their laws. Yes, I am proud to welcome a body of men and women, not officers and directors of speculative life insurance companies, receiving large dividends and larger salaries, but men and women who are engaged in a great benevolent work, men and women who are bound together by common ties, common interests and common obligations to protect the home, relieve the sick and distressed and make the world better for living in it ; men and women who know how to mix fraternity and business equally, thereby doing the greatest good to the greatest number, with the least expenditure of money ; men and women who are exemplifying practical religion, and bringing mankind up to a greater observance of the scriptural injunction, "Love thy neighbor as thyself," and through their efforts bringing us nearer to the realization of the brotherhood of man and the fatherhood of God.

The foundation of these great beneficiary societies is fraternity, and the superstructure which rests upon that foundation is broad enough to enclose all mankind. The certificates of the members are not policies, or the members themselves policy holders. Their work is a work of benevolence, and not of charity ; a work based upon fraternal co-operation, and not alone upon cold business methods. Yes, I welcome you to a city that contains more



members of these fraternal beneficiary societies in proportion to its population than any other city in the country. The organizations represented in the National Fraternal Congress and having subordinate lodges here, have to-day in force nearly six thousand certificates, representing nearly twelve millions of dollars of life protection. If there is another place in the United States of America or in the Dominion of Canada whose citizens take a deeper interest in the growth, prosperity and perpetuity of the fraternal beneficiary system, and who appreciate more highly the work that is being done, I do not know where it is located. By actual count there are over fifty subordinate lodges of the leading beneficiary societies located in this city, and notwithstanding their number, I want to say to you here to-night that, with one exception, the large number instituted in Port Huron and represented in the National Fraternal Congress has never been suspended or forced in any other way to surrender its charter. But notwithstanding there is a great rivalry for membership, all are united upon general principles. There is no unseemly contention or ill feeling existing among the members of the various Orders in this fraternal city.

In my circular letter to the officers and representatives of the National Fraternal Congress, inviting them to be present on this occasion, I promised, indirectly, to turn over the city government to the Congress during their stay here, and have urged the officers and representatives not only to remain with us during the session, but have said to them that they could tarry a week, a month, a year, or for life, and I now desire to say further, that whenever the National Fraternal Congress desires to return here and hold another session in this city, they will be welcomed by our citizens and the same hospitality will be extended as we now extend to those who are with us to-night.

Now, in accordance with the promise I made in my circular letter, I will unofficially surrender the city government into the hands of your honorable President. I herewith hand him a commission which will give him full authority to conduct the

affairs of our municipality until the close of the session of your honorable body. It reads as follows:

"CITY OF PORT HURON, MICHIGAN.

OFFICE OF THE MAYOR.

*J. G. Johnson, President National Fraternal Congress :*

DEAR SIR AND BROTHER—Without any authority of law, I, N. S. Boynton, Mayor of the City of Port Huron, in the county of St. Clair and the State of Michigan, do hereby surrender my office into your hands during the eleventh annual session of the National Fraternal Congress. You are empowered to appoint Brother John Mulligan to be Chief of Police, with power to select from the members of the Congress such "cops" as he may deem necessary to maintain good order and decorum, with the privilege of spinning yarns, good, bad and indifferent, as he may think best. Bro. S. A. Will to be City Attorney, with power to apply for injunctions to restrain the members from indulging in excesses, and to petition for mandamuses to compel all to love their neighbors as they love themselves. Bro. John Haskell Butler to be Police Justice. He will be expected to send every sinner to the workhouse and every saint to church. Bro. W. R. Spooner to be Chief of the Fire Department, with instructions to turn the fraternal hose upon members of the Congress who may be burning up from spontaneous life insurance combustion, or who are drying up and withering under the excessive heat of life insurance luminaries. Bro. Lee Sanborn, J. W. Grosvenor, M. D., and E. B. Rew, delegates from the Royal Templars of Temperance, shall constitute the Board of Water Commissioners. They will be required to furnish all the water from Lake Huron for both our present and future needs. Bro. M. W. Sackett to be City Clerk. He will be required to spend his time in fishing from the docks along the St. Clair River and scaling down the canned speeches and other canned goods which members may have concealed in their side pockets. Bro. John J. Acker to be the City Treasurer. His duty will be

to furnish all the green goods called for by the members, to meet all obligations incurred by them outside of those taken in the lodge room. Bro. Frank Gage to be City Controller. His duty will be to draw warrants on the emergency fund when unforeseen and unexpected emergencies arise, and issue and sell fraternal bonds at par, whenever the reserve, through an increased mortality, drops out of sight and out of touch.

Brother D. E. Stevens to be Superintendent of Cemeteries. It will be his duty to see that the graves of the "Old Liners" are kept green and that every "kicker" is buried beyond hope of resurrection. Bro. J. H. Christian, M. D., to be City Physician. It will be his duty to look after the sanitary condition of the Congress and quarantine the medical section while in the city. Bro. F. W. Sears to be City Engineer. It will be his duty to survey the territorial limits of the Congress and establish distinctly the line of demarcation between the Old Liners and Fraternals, and to see that the lines of the Fraternals do not run over and into the Old Liners' camp.

You are fully empowered, under this questionable authority, to appoint as many other officers as you may think necessary to conduct the affairs both of the city and the Congress along fraternal lines. See to it that you create enough to go around, and thus avoid offending the most ambitious member. I assure you that our citizens will sympathize with you and pray for you while you are filling this important position.

Given under my hand this fifth day of October in the eleventh year of the National Fraternal Congress, 1897.

[SEAL.]

Yours fraternally,

N. S. BOYNTON."

President Johnson in a most pleasing and happy manner responded to the words of welcome of His Honor, Mayor Boynton, assuring him that during the continuance of the Congress, at least, good government and honest administration of affairs would maintain in the city of Port Huron.

## FIRST DAY.

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### MORNING SESSION.

The Eleventh Annual Session of the National Fraternal Congress was convened in Society Hall, Port Huron, Mich., Tuesday, October 5, 1897. The meeting was called to order at 10 o'clock A. M., by President J. G. Johnson, of Peabody, Kan.

The President announced that the formal welcome and extending of courtesies to the Congress by the brethren of the various Orders and the officials of Port Huron, which had usually taken place at the commencement of the session, would in this instance be deferred until the public meeting to be held in the evening at the Auditorium.

### FORMAL OPENING OF THE SESSION.

In the absence of the Chaplain, Rev. S. P. Lacey, of Newark, N. J., invoked the blessing of Divine Providence upon the Congress and its work.

The Eleventh Annual Session of the Congress being declared duly opened for the transaction of business, the roll was called, and after filling vacancies the following Officers, Committeemen, Medical Examiners-in-Chief and Past Presidents were reported present :

### OFFICERS.

J. G. Johnson, President.....	Peabody, Kan.
James E. Shepard, Vice-President.....	Lawrence, Mass.
M. W. Sackett, Secretary-Treasurer.....	Meadville, Pa.
Rev. J. G. Tate, Chaplain.....	Lincoln, Neb.

## COMMITTEES.

*Constitution and Laws.*

Julius M. Swain, Chairman.....	120 Tremont St., Boston, Mass.
Miss Bina M. West.....	Port Huron, Mich.
Will T. Walker.....	600 Minnesota Ave., Kansas City, Mo.
John E. Pound.....	Lockport, N. Y.
O. B. Craig.....	Fidelity Building, Baltimore, Md.
E. S. McClintock.....	Topeka, Kan.

*Statutory Legislation.*

John Haskell Butler, Chairman.....	244 Washington St., Boston, Mass.
John W. White.....	Rock Falls, Ill.
John Mulligan.....	Yonkers, N. Y.
W. G. Ross.....	Brooklyn, N. Y.
F. W. Sears.....	Rialto Building, Kansas City, Mo.
W. S. Linton.....	Saginaw, Mich.
J. M. McKinstry.....	Society of Savings Building, Cleveland, Ohio.
Millard R. Powers.....	153 La Salle St., Chicago, Ill.
A. L. Hereford.....	Springfield, Ill.
J. Scully Taft.....	Keene, N. H.
Wm. G. Morris.....	885 W. Lake St., Chicago, Ill.

*Credentials and Finance.*

John J. Acker, Chairman.....	Albany, N. Y.
Frank N. Gage.....	128 La Salle St., Chicago, Ill.
J. A. McGillivray.....	Forester's Temple, Toronto, Ont.
Lee R. Sanborn.....	48 W. Eagle St, Buffalo, N. Y.
Geo. H. Howard.....	Cambridge, Mass.
Frank S. Petter.....	Jersey City, N. J.
Samuel Klotz.....	Newark, N. J.

*Statistics and Good of the Orders.*

D. P. Markey, Chairman.....	Port Huron, Mich
D. E. Stevens.....	1828 Chestnut St., Philadelphia, Pa.
B. F. Nelson.....	St. Louis, Mo.
Dr. H. A. Warner.....	Topeka, Kan.
Dr. E. R. Hutchins.....	Des Moines, Iowa.
John G. Mitchell.....	Baltimore, Md.

*Fraternal Press.*

Jasper N. Reece, Chairman.....	Springfield, Ill.
J. W. Goheen.....	Philadelphia, Pa.
Salem Heilman.....	Sharon, Pa.
Mrs. Emma E. Bower.....	Ann Arbor, Mich.
Edwin O. Wood.....	Flint, Mich.
D. W. Gerard.....	Crawfordsville, Ind.
John G. H. Myers.....	150 Nassau St., New York City, N. Y.
Mrs. Lillian M. Hollister.....	Detroit, Mich.
J. W. Myers.....	Toledo, Ohio.

*Past Presidents.*

John Haskell Butler, 1887-1889.....	Boston, Mass.
D. H. Shields, M. D., 1889-1890.....	Hannibal, Mo.
N. S. Boynton, 1893-1894.....	Port Huron, Mich.
S. A. Will, 1894-1895.....	Pittsburg, Pa.
W. R. Spooner, 1895-1896.....	New York City, N. Y.
J. G. Johnson, 1896-1897.....	Peabody, Kan.

*Medical Examiners-in-Chief (full enrollment).*

C. A. McCollum, M. D.....	Minneapolis, Minn.
D. H. Shields, M. D.....	Hannibal, Mo.
Henry Jamison, M. D.....	Indianapolis, Ind.
Philip A. McCrae, M. D.....	Buffalo, N. Y.
S. J. Anderson, M. D.....	Lawrence, Kan.
J. W. P. Bates, M. D.....	Baltimore, Md.
F. S. Wagenhals, M. D.....	Columbus, Ohio.
Thomas Opie, M. D.....	Baltimore, Md.
J. H. Christian, M. D.....	Baltimore, Md.
Thomas Millman, M. D.....	Toronto, Ont., Canada.
H. A. Warner, M. D.....	Topeka, Kan.
R. E. Moss, M. D.....	Port Huron, Mich.
Orson Millard, M. D.....	Flint, Mich.
W. K. Harrison, M. D.....	Chicago, Ill.
J. T. Craig, M. D.....	Kansas City, Mo.
M. R. Brown, M. D.....	Chicago, Ill.
S. Heilman, M. D.....	Sharon, Pa.
W. G. Weaver, M. D.....	Wilkesbarre, Pa.
J. W. Grosvenor, M. D.....	Buffalo, N. Y.
J. F. Davidson, M. D.....	Crawfordsville, Ind.

J. D. Young, M. D.	Winthrop, Mass.
W. O. Rodgers, M. D.	Omaha, Neb.
C. S. McClintock, M. D.	Topeka, Kan.
Van R. Tindal, M. D.	Philadelphia, Pa.
Geo. R. Kuhn, M. D.	Brooklyn, N. Y.
S. J. Anderson, M. D.	Lawrence, Kan.
Thomas Wateman, M. D.	Boston, Mass.
C. S. Chase, M. D.	Waterloo, Iowa.
C. C. Higgins, M. D.	Chicago, Ill.
H. S. Dalton, M. D.	St. Louis, Mo.
F. W. Dunker, M. D.	28 Fair St., Newark, N. J.
C. E. Clark, M. D.	Kansas City, Mo.
H. Patterson, M. D.	Wilmington, Del.
Herbert A. Chase, M. D.	Boston, Mass.
Herbert G. Jones, M. D.	Utica, N. Y.
M. Ware, M. D.	Topeka, Kan.
Sanford Hanscom, M. D.	East Somerville, Mass.
A. R. Finck, M. D.	Philadelphia, Pa.
W. L. Atthon, M. D.	Lincoln, Ill.
Emory L. White, M. D.	Somerville, Mass.
S. T. McDermeth, M. D.	Denver, Col.
Theo. F. Morris, M. D.	Jersey City, N. J.
C. A. Van Velzer, M. D.	Ft. Scott, Kan.
J. Foster Bush, M. D.	Boston, Mass.
Dr. Susan McG. Snyder.	Council Bluffs, Ia.
Dr. E. Franc Morrill.	Rock Falls, Ia.

### *Document No. 1.*

#### REPORT OF COMMITTEE ON CREDENTIALS AND FINANCE.

The Committee on Credentials and Finance, through its chairman, Mr. Acker, presented the following report, which was adopted, and the delegates from the various societies therein named admitted to membership in the Congress :

#### *To the National Fraternal Congress :*

Your Committee on Credentials and Finance would report that they have examined the credentials of the representatives of the several societies that are members of this Congress, and have embodied their names and addresses in the list which follows :

*American Legion of Honor.*

Adam Warnock.....200 Huntington Ave., Boston, Mass.  
 J. Foster Bush, M. D.....651 Boylston St., Boston, Mass.

*Ancient Order of the Pyramids.*

E. S. McClintock .....Kansas City, Mo.  
 Sup. Med. Ex. C. S. McClintock, M. D.....Topeka, Kan.

*Ancient Order of United Workmen.*

J. G. Tate.....Lincoln, Neb.  
 W. S. Robson.....LaGrange, Texas.  
 H. C. Sessions.....Sioux Falls, S. D.  
 Sup. Med. Ex. D. H. Shields, M. D.....Hannibal, Mo.

*Artisan's Order of Mutual Protection.*

Louis Maloney .....588 Tasker St., Philadelphia, Pa.  
 Sup. Med. Ex. Van R. Tindal, M. D.....828 Reed St., Philadelphia, Pa.

*Catholic Benevolent Legion.*

W. G. Ross.....Brooklyn, N. Y.  
 A. V. Harding.....New Brunswick, N. J.  
 Sup. Med. Ex. Geo. R. Kuhn, M. D.....122 Clinton Ave., Brooklyn.

*Chosen Friends.*

Louis A. Steber .....418½ Olive St., St. Louis, Mo.  
 Wm. B. Wilson.....787 Broad St., Newark, N. J.  
 Sup. Med. Ex. Henry Jamison, M. D.....28 E. Ohio St., Indianapolis, Ind.

*Empire Knights of Relief.*

Sup. Med. Ex. P. A. McCrae.....Buffalo, N. Y.

*Fraternal Aid Association.*

Lewis A. Ryder, M. D.....Topeka, Kan.  
 Sup. Med. Ex. S. J. Anderson, M. D.....Lawrence, Kan.

*Fraternal Legion.*

Dr. J. W. P. Bates.....Baltimore, Md.



*Fraternal Mystic Circle.*

D. E. Stevens ..... 1828 Chestnut St., Philadelphia, Pa.  
 Sup. Med. Ex. F. S. Wagenhals, M. D. .... Columbus, Ohio.

*Fraternal Union of America.*

F. F. Roose ..... Omaha, Neb.  
 Sup. Med. Ex. S. T. McDermeth, M. D. .... Denver, Col.

*Golden Chain.*

J. A. Baden, M. D. .... Baltimore, Md.  
 Sup. Med. Ex. Thos. Opie, M. D. .... Fidelity Bldg., Baltimore, Md.

*Home Circle.*

Frederick A. Draper. .... 8 Oxford St., Malden, Mass.  
 Sup. Med. Ex. Thos. Wateman, M. D. .... 252 Newberry St., Boston, Mass.

*Improved Order Heptasophs.*

Harry Goldman ..... Baltimore, Md.  
 John G. Mitchell. .... Baltimore, Md.  
 Sup. Med. Ex. J. H. Christian, M. D. .... Baltimore, Md.

*Independent Order of Foresters.*

G. A. Harper ..... Toronto, Ont., Can.  
 J. D. Clark ..... Dayton, Ohio.  
 A. E. Stevenson ..... Chicago, Ill.  
 A. T. Hunter ..... Toronto, Ont., Can.  
 Sup. Med. Ex. Thomas Millman, M. D. .... Toronto, Ont., Can.

*Iowa Legion of Honor.*

E. R. Hutchins ..... Des Moines, Iowa.  
 Sup. Med. Ex. C. S. Chase, M. D. .... Waterloo, Iowa.

*Knights of the Golden Rule.*

A. M. Worcester ..... 429 Walnut St., Cincinnati, Ohio.  
 Sup. Med. Ex. C. C. Higgins, M. D. .... 167 Dearborn St., Chicago, Ill.



LEROY ANDRUS, BUFFALO, N. Y.  
PRESIDENT 1886-87.



*Knights of Honor.*

J. W. Goheen.....	Philadelphia, Pa.
B. F. Nelson.....	St. Louis, Mo.
Samuel Klotz.....	Newark, N. J.
Sup. Med. Ex. H. S. Dalton, M. D.....	Odd Fellows Bldg., St. Louis, Mo.

*Knights and Ladies of Security.*

J. M. Wallace.....	Topeka, Kan.
Sup. Med. Ex. H. A. Warner, M. D.....	Topeka, Kan.

*Knights and Ladies of the Golden Star.*

Rev. Samuel P. Lacey.....	Newark, N. J.
Sup. Med. Ex. F. W. Duncker, M. D.....	28 Fair St., Newark, N. J.

*Knights of the Maccabees.*

Ed. L. Young.....	Norwalk, Ohio.
Thos. Watson.....	Port Huron, Mich.
D. D. Aitken.....	Flint, Mich.
Geo. J. Siegle.....	91 Niagara St., Buffalo, N. Y.
Jas. F. Downer.....	6883 Langley Ave., Chicago, Ill.
A. Wier.....	Sarnia, Ont., Can.
Mrs. Frances E. Burns.....	St. Louis, Mich.
Miss Emma E. Bower.....	Ann Arbor, Mich.
Sup. Med. Ex. R. E. Moss, M. D.....	Port Huron, Mich.

*Knights and Ladies of the Fireside.*

W. T. Walker.....	Kansas City, Kan.
Sup. Med. Ex. C. E. Clark, M. D.....	Kansas City, Mo.

*Knights of the Loyal Guard.*

F. H. Rankin, Jr.....	Flint, Mich.
Sup. Med. Ex. O. Millard, M. D.....	Flint, Mich.

*Legion of the Red Cross.*

Jno. B. Treibler, Jr.....	Baltimore, Md.
Sup. Med. Ex. H. Patterson, M. D.....	Wilmington, Delaware.

*Loyal Additional Benefit Association.*

Wm. A. Tompkins ..... Rutherford, N. J.  
 Sup. Med. Ex. Theo. F. Morris, M. D., 298 Montgomery St., Jersey City, N. J.

*Modern Woodmen of America.*

D. I. Thornton ..... Kansas City, Mo.  
 John W. White ..... Rock Falls, Ill.  
 Frank O. Van Galder ..... Sycamore, Ill.  
 Benjamin D. Smith ..... Mankato, Minn.  
 Adolphus R. Talbot ..... Lincoln, Neb.  
 Emory Townsend ..... Saginaw, Mich.  
 Sup. Med. Ex. C. A. McCollum, M. D. .... Minneapolis, Minn.

*National Reserve Association.*

F. W. Sears ..... Kansas City, Mo.  
 Sup. Med. Ex. J. T. Craig, M. D. .... Kansas City, Mo.

*National Union.*

J. W. Myers ..... Box 82, Toledo, Ohio.  
 W. M. Bayne ..... 78 Franklin St., Cleveland, Ohio.  
 Sup. Med. Ex. M. R. Brown, M. D. .... 34 Washington St., Chicago, Ill.

*New England Order of Protection.*

Lucius P. Deming.. ..... New Haven, Conn.  
 Sup. Med. Ex. Herbert A. Chase, M. D. .... 48 Milk St., Boston, Mass.

*Order United Friends.*

John G. H. Myers ..... 150 Nassau St., New York, N. Y.  
 Sup. Med. Ex. Herbert G. Jones, M. D. .... Utica, N. Y.

*National Aid Association*

Alonzo Wardall ..... Topeka, Kan.  
 Sup. Med. Ex. M. Ware, M. D. .... Topeka, Kan.

*Protected Home Circle.*

P. D. Stratton ..... Sharon, Pa.  
 W. S. Palmer ..... Sharon, Pa.  
 Sup. Med. Ex. Salem Heilman, M. D. .... Sharon, Pa.

*Royal Arcanum.*

E. M. Schryver.....	18 W. Saratoga Street, Baltimore, Md.
W. O. Robson.....	407 Shawmut Avenue, Boston, Mass.
John E. Pound.....	Lockport, N. Y.
Joseph A. Langfitt .....	110 Diamond Street, Pittsburg, Pa.
J. M. McKinstry.....	Society of Savings Building, Cleveland, Ohio.
Sup. Med. Ex. Sanford Hanscom, M. D.....	East Somerville, Mass.

*Royal League.*

L. L. Morrison.....	Rockford, Ill.
Sup. Med. Ex. Wallace K. Harrison, M. D.....	Chicago, Ill.

*Royal Society of Good Fellows.*

W. R. Spooner.....	New York City, N. Y.
Sup. Med. Ex. W. G. Weaver, M. D.....	Wilkesbarre, Pa.

*Royal Templars of Temperance.*

L. R. Sanborn.....	45 Niagara St., Buffalo, N. Y.
Sup. Med. Ex. J. W. Grosvenor, M. D.....	118 Plymouth Ave., Buffalo, N. Y.

*Select Friends.*

J. T. Tinder .....	Parsons, Kan.
Sup. Med. Ex. C. A. Van Velzer, M. D .....	Ft. Scott, Kan.

*Shield of Honor.*

James H. Livingston.....	1207 E. Monument St., Baltimore, Md.
Sup. Med. Ex. A. R. Finck, M. D .....	208 Girard Ave., Philadelphia, Pa.

*Supreme Court of Honor.*

A. L. Hereford .....	Springfield, Ill.
Sup. Med. Ex. W. L. Atthon, M. D.....	Lincoln, Ill.

*Supreme Lodge Order of Mutual Protection.*

G. Del Vecchio.....	Chicago, Ill.
Sup. Med. Ex. W. K. Harrison, M. D.....	52 Walton Place, Chicago, Ill.

*Tribe of Ben-Hur.*

F. L. Snyder.....Crawfordsville, Ind.  
 Sup. Med. Ex. J. F. Davidson, M. D. ....Crawfordsville, Ind.

*United Order of Pilgrim Fathers.*

J. S. Taft....Keene, N. H.  
 Mrs. Helen O. Taft.....Keene, N. H.  
 Sup. Med. Ex. Emory L. White, M. D.....Somerville, Mass.

*United Order of the Golden Cross.*

W. R. Cooper.....Knoxville, Tenn.  
 F. I. Day.....Lewiston, Maine.  
 Sup. Med. Ex. J. D. Young, M. D.....Station X, Boston, Mass.

*Woodmen of the World.*

Philo Truesdell.....Port Huron, Mich.  
 Sup. Med. Ex. W. O. Rodgers, M. D. ....202 Sheely Bldg., Omaha, Neb.

*Royal Neighbors of America.*

(1) Sup. Med. Ex. Dr. Susan McG. Snyder.....Council Bluffs, Ia.  
 (2) Sup. Med. Ex. Dr. E. Franc Morrill.....Rock Falls, Ia.

*Ladies' Catholic Benevolent Association.*

Sup. Med. Ex.....

Your committee further report that they have examined the constitution and laws of the several organizations hereinafter named that have applied for admission to the Congress, and find that they comply with all of the requirements of our constitution regulating membership in this body, and we recommend their admission as members of the Fraternal Congress upon payment of the required membership fee :

Knights and Ladies of the Fireside.....Kansas City, Mo.  
 Catholic Benevolent Legion.....Brooklyn, N. Y.  
 Supreme Court of Honor.....Springfield, Ill.

National Aid Association.....Topeka, Kan.

Ladies' Catholic Benevolent Association.... Erie, Pa.

Royal Neighbors of America.....Peoria, Ill.

Respectfully submitted,

JOHN J. ACKER,  
FRANK N. GAGE,  
LEE R. SANBORN,  
JOHN A. MCGILLIVRAY,  
GEO. H. HOWARD,  
FRANK S. PETTER,  
SAM'L KLOTZ,

*Committee.*

The matter of representation and the number of votes each society in the Congress should be entitled to being before the Congress, it was stated by the Secretary that the roll had been prepared in accordance with former precedent, based upon the membership January 1, 1897, as shown by the annual reports made to the Congress.

On motion of Mr. Walker, the roll of representation and number of votes was corrected in accordance with reports made September 1, 1897.

On motion of Mr. Acker, the Secretary was directed to prepare blank reports and send to the various societies connected with the Congress, upon which to certify membership, etc. Said reports to be filed with the Secretary, on the first day of the month preceding the meeting of the Congress, and upon this report representation, number of votes and membership fee in the Congress is to be determined. Provided that in case the above report is not received, then representation, number of votes and membership fee shall be upon the basis of the annual reports.

The President reported the following Order of Business, which had been arranged for this meeting of the Congress :



## ORDER OF BUSINESS.

FIRST DAY, TUESDAY, OCTOBER 5TH.

## MORNING SESSION

Opening at 10 A. M.

Official Greetings.—Welcome by Mayor N. S. Boynton. Response by President J. G. Johnson.

Prayer by J. G. Tate, Chaplain.

Report on Credentials.

Reports of Officers.

Appointment of Committee on Distribution.

## AFTERNOON SESSION.

Report of Committee on Distribution, and action thereon.

Medical Section, as follows :

(1.) *Applicant.* From Solicitors' and Medical Examiners' point of view, and also as seen by the Medical Directors. Dr. E. R. Hutchins, Iowa Legion of Honor.

(2.) *Applications.* (a) Should any more questions be added to the same?

Is it possible to use a uniform blank?

Should the application be in two forms, one for the applicant and one for the examiner, and how should the same be disposed of. Dr. H. A. Warner, Knights and Ladies of Security.

(3) *Moral Hazard.* (a) How much importance shall be placed upon statements by applicants in affirmative answer to sundry symptoms or disease?

(b) How can it best be determined, and what particular factors should be disclosed? Dr. W. O. Rogers, Woodmen of the World.

(c) How much importance shall be placed upon that history of previous disease, and what shall be the rule requiring period of probation, so to speak, before danger of sequela will pass? Dr. O. Millard, Knights of the Loyal Guard.

(4) *Personal Hazard.* (a) Have we any positive fact to base conclusions upon the elimination of tuberculosis by contagion, in other words to defeat this predisposition? Dr. C. A. McCollum, Modern Woodmen of America.

(b) To what extent shall cancer in the family history be cause for rejection? Dr. R. E. Moss, Knights of the Maccabees.

(c) Should the particulars of the family history be written up by the examiner or solicitor? How should a question be framed to insure the examiner has reviewed and fully comprehends the importance of the answers as given to the particular of the personal and family history. Dr. A. H. Christian, Improved Order of Heptasophs.

(d) Are the questions now in use in the examiner's part explicit enough to disclose any hidden degeneration? Dr. M. M. Danforth.

(5) *Examiner.* Should he be elected by the local organization or appointed by the grand body, and under what restriction, and what should be his compensation, and how should he be paid? Dr. J. D. Young, United Order of the Golden Cross

## SECOND DAY, WEDNESDAY, OCTOBER 6TH.

### MORNING SESSION.

Prayer.

Unfinished Business.

Election of Officers.

Report of Committee on Constitution and Laws, and action thereon.

Report of Committee on Statutory Legislation, and action thereon.

Financial Report of Committee on Credentials and Finance, and action thereon.

Report of Committee on Statistics and Good of the Orders, and action thereon.

Report of Committee on Fraternal Press, and action thereon.

Reports of Special Committees, and action thereon.

Fixing place for holding next session.

### AFTERNOON SESSION.

Consideration of reports of Committees.

Special Order consideration of report of Committee on Statistics and Good of the Orders, and reading of paper pertaining to subject.

(1.) "The Future of Beneficiary Fraternal Societies." H. C. Sessions, A. O. U. W.

(2.) "The Effect of Selections Exercised by Withdrawing Members." F. A. Draper, Home Circle.

(3.) "The Fraternal System vs. Paternal Insurance." J. M. McKinstry, Royal Arcanum.

- (4) "What of To-morrow." F. W. Sears, National Reserve Association.
- (5.) "One Rate with a Reserve for all Beneficiary Societies." Dr. H. A. Warner, Knights and Ladies of Security.
- (6.) "Mortuary Cost." J. E. Shepard, United Order of Pilgrim Fathers.

### THIRD DAY, THURSDAY, OCTOBER 7TH.

Prayer.

Unfinished Business.

Presentation of Papers, and discussion thereon.

- (1.) "Value of Co-operation Among the Fraternities." A. Wardall, National Aid Association.
- (2.) "Suicides." A. L. Hereford, Supreme Court of Honor.
- (3.) "Importance of Fraternal Journalism." E. W. Gerard, Tribe of Ben Hur.
- (4) "Ideal Order of the Future " E. S. McClintock, Ancient Order of the Pyramids.

NOTE.—The papers presented, read and discussed before the Congress at various times during its session will be found under the separate headings "Medical Section" and "Papers Presented."

President Johnson appointed as Committee on Distribution of Officers' Reports, Past Presidents W. R. Spooner, S. A. Will and Mr. Louis A. Steber, of Missouri.

On motion, the hours of meeting were fixed. Morning session to convene at 9 o'clock A. M.; afternoon session, 2 o'clock P. M.; recess to be taken at the pleasure of the Congress.

Past President Boynton, on behalf of the city of Port Huron and the various fraternal societies in that city, invited the members of the Congress and their friends to participate in a series of entertainments as follows :

(1) Tuesday afternoon at 3.30 o'clock, an excursion and boat ride on the St. Clair River and on Lake Huron.

(2) Tuesday evening a public entertainment in the new Auditorium, built especially for this meeting of the Congress at an expense of \$28,000.

(3) Wednesday afternoon, a trip through the International Tunnel beneath the River St. Clair.

(4) Wednesday evening, a banquet at Hotel Harrington.

The above invitations were accepted, with thanks, by the Congress.

Recess taken until 2 o'clock P. M.

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### AFTERNOON SESSION.

The Congress was called to order at 2 o'clock P. M., President Johnson in the chair.

President Johnson presented his annual address to the Congress (See Appendix), which, on motion, was referred to the Committee on Distribution.

Secretary and Treasurer Sackett presented his annual report, which was referred to the Committee on Distribution. (See Appendix.)

#### *Document No. 2.*

#### REPORT OF COMMITTEE ON DISTRIBUTION.

Past President Spooner, Chairman of the Committee on Distribution, presented the following report, which was adopted:

*To the National Fraternal Congress:*

BRETHREN—Your Committee on Distribution beg leave to report as follows:

(1) That the portion of the President's report entitled "The Plan of the Congress" be referred to a special committee consisting of the Executive Committee and the Past Presidents attending this session.

(2) That the matter entitled "The Medical Section" be referred to the Medical Section of the Congress.

(3) That the portion of the report entitled "The Fraternal Press" be referred to the Committee on Fraternal Press.

(4) That the portion of the report entitled "Legislation" be referred to the Committee on Statutory Legislation.

(5) That the portion of the report entitled "Court Made Laws" be referred to a special committee of seven lawyers, members of the Congress.

(6) That the introductory and concluding paragraphs, and the paragraph relating to the ladies, be heartily endorsed and approved.

(7) That the financial tables in the report of the Secretary-Treasurer be referred to the Committee on Credentials and Finance.

Fraternally submitted,

W. R. SPOONER,  
S. A. WILL,  
LOUIS A. STEBER,

*Committee.*

President Johnson named as the committee to take into consideration the matter of "Court Made Laws," referred to in the President's report, Mr. White, of Illinois; Spooner, of New York; Butler, of Massachusetts; Will, of Pennsylvania; Goheen, of Pennsylvania, and Powers, of Illinois.

In the absence of the Chairman of the Committee on Laws the President appointed Mr. Swain, of Massachusetts, to act as chairman during the session.

The Chairman of the Committee on Fraternal Press also being absent, Mr. Gerard, of Indiana, was appointed to act in his place during the balance of the session.

President Johnson announced that according to the agreed order of business the Medical Section should take possession during the present afternoon, but owing to the excursion upon the river, provided by the citizens of Port Huron, that order of business will be postponed until to-morrow morning, immediately after the opening hour.

On motion recess was taken until 9 o'clock to-morrow (Wednesday).

## SECOND DAY.

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### MORNING SESSION.

PORT HURON, MICH., October 6, 1897.

The Congress was called to order at 9 o'clock A. M., President Johnson in the chair.

Prayer was offered by the chaplain, Rev. J. G. Tate.

Mr. Markey, Chairman of the Committee on Statistics and Good of the Orders, presented the annual report of the committee, reviewing the work done by the various orders for the year 1896. The report was approved and ordered printed in the Journal of Proceedings. (See Appendix.)

#### *Document No. 3.*

Mr. Markey, Chairman of the Committee on Statistics and Good of the Orders, immediately following action on annual report of the committee, presented the following resolutions and moved their adoption :

*Resolved*, That the incoming President of this Congress be requested to appoint a special committee of three to prepare minimum tables of rates upon the level and step rate plans, and any modifications of the same which may seem to them desirable and commensurate with safety, and that said committee report at the next session of this Congress.

*Resolved*, That this committee be authorized to employ actuarial assistance at an expense not to exceed five hundred dollars.

D. P. MARKEY,  
D. E. STEVENS,  
B. F. NELSON,  
DR. H. A. WARNER,  
DR. E. R. HUTCHINS,  
JULIUS M. SWAIN,  
J. G. TATE,  
F. A. DRAPER,  
F. W. SEARS,  
W. T. WALKER.

*Document No. 4.*

Mr. Powers, of Illinois, presented the following preamble and resolution, and asked that it be considered in connection with the pending resolutions :

*Whereas*, At the last session of this Congress, a resolution was unanimously adopted in which it was declared to be the "imperative duty of the several orders represented here to make, at the earliest practical date, proper provision for meeting the inevitable increase in the rate of mortality, by an adjustment of rates so that contribution shall be equitably proportioned to the hazard at risk," and whereas the very able report of the Committee on Statistics and all the papers read before this Congress clearly indicate that it is the duty of this Congress to not only reaffirm its declaration of one year ago, but also to urge immediate action by the societies in the direction of safety and perpetuity ; therefore, be it

*Resolved*, That it is the sense of this Congress that all of the Societies here represented should immediately adopt such tables of assessments and changes in their laws as will provide ample income to meet both present and future mortuary demands, and a safe plan for investment of such accumulations as will insure the perpetuity of the organizations.

MILLARD R. POWERS,  
*Royal League.*

On motion, action upon the above resolutions, Documents 3 and 4, was postponed for the present in order that they might be printed.

*Document No. 5.*

Mr. Talbot, of Nebraska, presented the following resolutions, which were referred to the Committee on Constitution and Laws:

*Resolved*, That the President be instructed to appoint a committee of five, as a standing committee, to represent this Fraternal Congress at the annual convention held by the Insurance Commissioners of the different States, for the purpose of presenting to their convention the plans and systems of the fraternal societies constituting this Congress.

*Resolved*, That our Constitution be so amended as to provide for the annual appointment of such a committee.

A. R. TALBOT,  
*Modern Woodmen of America.*

*Document No. 6.*

Secretary-Treasurer Sackett presented the following resolution, which was adopted unanimously:

*Whereas*, Our session in the city of Port Huron has been made an exceedingly pleasant one by reason of the arrangements made by the local committee and city authorities, all of which we should recognize, therefore be it

*Resolved*, That a special committee of three be appointed by the President to draft suitable resolutions recognizing the efforts made to make our visit pleasant and profitable.

M. W. SACKETT,  
*Secretary-Treasurer.*

The President appointed as such committee, Chaplain Tate, Past President Spooner, and Mr. Van Galder, of Illinois.

*Document No. 7.*

REPORT OF SPECIAL COMMITTEE ON NATIONAL AND PROVINCIAL  
LEGISLATION.

Past President Spooner, of the Special Committee on National and Provincial Legislation, presented the following report, which was adopted, and the committee continued:



*To the National Fraternal Congress :*

Your committee appointed at the session of 1896 to consider the question of National and Provincial Legislation, and report as to the constitutionality of such legislation, respectfully reports that the matter is one of such importance as to require exhaustive consideration and detailed report, reviewing constitutions, statutes and decisions bearing upon the subject, which duty your committee has not been able to do within the year and complete the report.

It is therefore submitted that more time should be granted the committee, or that the subject be referred to a new committee for future report.

Fraternally submitted,

JOHN HASKELL BUTLER,

J. W. WHITE,

W. R. SPOONER,

*Committee.*

*Document No. 8.*

## REPORT OF COMMITTEE ON STATUTORY LEGISLATION.

Past President Butler, Chairman of the Committee on Statutory Legislation, presented the following report, which was approved and ordered printed in the Journal of Proceedings :

*To the National Fraternal Congress:*

Your Committee on Statutory Legislation present their annual report.

Substantial gain has been made in extending the operation of the Uniform Congress Act.

Our uniform law has during the year been adopted in the States of Missouri and Nebraska and by the National Congress as legislation for the District of Columbia.

Even this progress, by no means satisfying the full measure of the wish and expectation of your committee, was made only by the most diligent effort and in the face of serious opposing influences.

In Missouri and District of Columbia modifications of our uniform bill were yielded.

The following clause was inserted in the acts adopted.

"Any such fraternal beneficial association may create, maintain, disburse and apply a reserve or emergency fund in accordance with its constitution or by-laws."

This was done not only because of a demand therefor, which, if refused, might have jeopardized success in obtaining the enactment of the law, but, in view of the possibility, not to say probability, that many of the fraternities now associated in the Congress, may, in the near future, adopt reserve fund provisions, it seemed wise that statutory permission therefore should exist.

The committee ask that their action in this respect be endorsed, and recommend that the uniform bill be amended by adding this same provision to the end of Section 1.

The Missouri bill also limits the right of the Commissioner to make inquiries outside the special questions in the act, to the statements in the order's reports to the department, and we recommend the uniform bill be amended accordingly.

After the uniform bill had passed the House of Representatives, and was reported in the Senate, the same influences which endangered and came near to preventing the passage of our bill in Ohio in 1896 were exerted to obtain amendments permitting the payment of maturing and withdrawal benefits to members during life time.

The question which then confronted the friends of our bill was not whether, if given time to discuss the subject, a majority of the Senate would not have rejected these ideas, but whether, even with the utmost of endeavor, any action at all upon the subject could be obtained in the higher branch of the National legislature. As a distinguished Senator wrote the chairman of your committee: "I should be happy to assist in the bill to which you refer whenever it comes before the Senate. In these last days of an expiring Congress it is very hard to get anything done if there is any serious opposition." The same concessions were therefore made which prevailed in Ohio, and the bill as amended is now law for the District of Columbia.

Although the field to which this particular statute is applicable is not extensive, it is believed that the fact that it was thus favorably regarded by the lawmakers in the National Congress, representing all the States, would very materially assist in gaining for us recognition in those States where we are yet seeking legislation.

The Congress Bill requires of the insurance commissioner admission for a fraternity which establishes its qualification under the law to a right to be admitted. Amendments to the laws in New Hampshire and Connecticut were urged by their respective commissioners, which in effect changed the law from "shall admit" to "may admit." Further, in New Hampshire amendments were proposed that the Orders should satisfy the commissioner that their plans, contracts and methods are worthy of public patronage, and that they are reliable and entitled to public confidence.

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Correspondence with one commissioner and personal interview with the other, established the fact that there did not exist any hostility to an honest fraternal association in the proposed movements. Each commissioner is known to appreciate the good work of the fraternal beneficiary system, and it is believed that neither would knowingly interfere with the promotion of its beneficent influences. In New Hampshire the amendments were not adopted.

In the State of New York some vicious attempts were defeated, and a good amendment secured. The latter is as follows, and relates to the proof required of giving notice of assessments: "An affidavit made by any officer of such society, order or association that such notice was mailed, stating the date of mailing, shall be presumptive evidence thereof." The attention of orders doing business in the State of New York is called to this amendment, especially of those whose laws require the giving, in some form, notice to members of assessments.

It is not unlikely that all orders have met with difficulty in establishing the fact of notice in cases of suspension. It may be that our organizations are not fully informed as to how carefully, and with what conformity to the laws and constitutions, the subordinate officers charged with the duty of serving notice perform the full measure of every essential requirement. If you will incorporate in your laws the requirement of a complete report by such officers of action taken by them in each case of suspension, you will soon ascertain the loose joints in the armor, and be able to strengthen them. One benefit you will derive which is not now, universally at least, experienced, especially if you cause such reports to come in the form of an affidavit, and that is to have upon your files, in every case of suspension, something to refresh the not too active memory of such officers when months have elapsed since the act attempted to be proved was performed.

Attempts in this State to impose the obligation for the deposit of money with the Insurance Department of ten thousand dollars in one bill and one hundred thousand dollars in another, were watched and defeated.

In Indiana there was legislation proposed which, it was feared, might be inimical, but no adverse legislation was accomplished. A full survey of the situation did not justify any concerted attempt to pass the Congress Bill. There is apparently need of the bill in that State, and it is hoped that seasonable action be taken to carry it through the next session of the legislature.

From correspondence with earnest brethren in Indiana during the last session, there appeared to exist the idea that this Congress had the financial power to take charge of promoting the desired law, and they were awaiting us to take the initiative. This is not so. The most which the Congress through its officers and committees can perform is to keep posted as thoroughly as possible as to



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the statutory enactments of the several States, and suggest methods and measures to the good brothers there, and as well as may be from a distance, advise. We can also, as from a common centre, while the contest is on, keep the Supreme and Grand Officers of the various orders in the Congress notified as to any exigency, so that they may inspire their own members towards the support or opposition, as the case may be.

In this way it is believed that much assistance has been rendered by us during the year.

In Wisconsin, the Insurance Codification, prepared by the Commissioner and a special commission appointed for the purpose, in its application to our system was so objectionable to fraternal interests that all who examined it must have deeply felt that it must not become law.

Not to speak of all its features, that it should have grouped all classes of companies furnishing protection on the assessment plan, within the same general provisions, was sufficient to condemn it.

We have been, and should continue to be tenacious, of having all laws governing fraternal embraced in one act. There will then be no fear of the unexpected application of adverse requirements.

Notwithstanding the appeals to the Commissioner to endorse our Uniform Bill, he held rigidly to his own ideas, and pushed them with zeal and ability. It became necessary to resist with vigor. The value of combined effort and the solidifying influence of the association of fraternities in this Congress has never been so grandly displayed. Not only did the presence and counsel of fraternal men and the leaders of the orders doing business in that State at the capital, and the petitions of the brothers throughout the State to their members in house and senate render impossible the adoption of the proposed codification, but it served a more important purpose. The public men of that State became informed as to the inestimable value of our system of fraternal protection, and also were inspired with the worthy and benevolent purpose which underlies it. A great respect must have been created for our cause and the men who support it. It is in evidence, from the reports forwarded constantly during the agitation of the question before the legislature, that the views of this Congress were of much influence. The fact that the leading and earnest and honest fraternal societies, acting as one body, were in opposition to the measures, was observed to have great weight with the legislative mind.

In Tennessee, legislation of some character was proposed, but we are not able to report as to its purpose. So far as our information extends, it originated with our friends, and was probably designed to strengthen rather than to injure.



As we could not obtain with sufficient exactness just what was proposed, it was deemed wise to advise against it.

This is illustrative of the inadvisability of any one fraternity, or officer of any one Order, endeavoring on its or his own motion, without consultation with this committee, securing legislation in any State. There must be some responsible head to any such effort as we are making to obtain needful, and to resist harmful legislation.

In this case about the same day came two different suggestions. One from Nebraska, "There is an effort now being made in the Legislature of Tennessee to knock out Fraternal Orders."

One through our Secretary's office complaining against attempts to defeat necessary measure for home supervision.

How could this committee proceed without knowledge of the proposed measure other than that just stated.

Prompt inquiries were instituted, but no response being given, the only reasonable alternative was to oppose.

Had those who felt the necessity of any change in the law in Tennessee advised this committee in season, all the measures to insure its adoption would have been made.

We should have been instrumental, not only in obtaining friends for the act, but would have disarmed hostility from fraternal men, who, not understanding its scope or purpose, supposed its purpose bad.

Colorado is another State wherein a hostile attack was made. A measure was introduced, designed, among other details, to require a deposit of money by the orders doing business there.

A splendid rally was made, and the proposition met, as it deserved, ignominious failure.

In this case, as in Wisconsin and elsewhere, the officers of the Congress served as the medium of communication for the gathering of the opposition.

The legislation in the Province of Quebec remains unchanged. The Provincial authorities are not inclined to insist upon compliance with its provisions. They are investigating the subject of legislation adapted to the fraternal system with care. It is believed that before the authorities decide upon any further recommendations, ample opportunity will be accorded us to present our views.

The Congress Bill was introduced in Kansas, and little doubt was entertained that it would pass. A notion obtained, however, among the legislators, that only representatives should legislate in our governing bodies, and that life membership and the conservative and preservative power of the official boards was injurious. It was the opinion of those in charge of the bill that an attempt to carry it would result in having it so amended. It was therefore wisely abandoned.

The legislation in New Jersey was not important as affecting our class of associations.

Adverse legislation was offered in Texas, North Carolina and California and defeated.

Thus we have given a resumé of the achievements during the legislative session of 1897.

There is much to encourage us in continuing to press the Uniform Bill.

There have been so many of the brethren in the orders represented in this Congress who have loyally given, in many cases at much sacrifice of time, their assistance that we cannot name them all. To select individual cases when all have made worthy contribution would be unfair to others equally deserving of praise.

Universally prompt response to our appeals, innumerable almost, sent out by wire and post to all parts of the country, is flattering manifestation of the welcome fact that we can rely upon fraternity when the necessity is imminent.

We shall, we feel certain, do no injustice to speak with grateful appreciation of the active service rendered by our beloved President in Wisconsin, Missouri, Kansas, Nebraska and Colorado. The committee have from time to time, during pending contests, received valuable aid from his timely suggestions and advice.

The paper prepared for distribution among the Representatives and Senators in Congress by past President Boynton, presented as a brief to the committees hereafter named, is a most able and convincing argument for our cause and the Uniform Bill. It served the purpose nobly. The committee annex the paper to this report, together with the reports of the committees of the House and Senate on the District of Columbia, to each of which it was attached, with the purpose of having it forever preserved in the records of the National Fraternal Congress.

Its mission will not be ended, and it will continue its persuasive character until all States have avowed allegiance to the cause of fraternalism by placing

upon their statute books the Uniform Congress law, and make secure for this and future generations our protective features.

The Hon. W. S. Linton, member of the 54th Congress, from the 8th Michigan District, is an honored member of this committee and Congress. His fellow members on this committee cannot permit this report to be presented without on their part recognizing his splendid and successful efforts in leading the battle which resulted in the adoption of the Uniform Bill for the District of Columbia. Those who are familiar with the difficulty of obtaining congressional action upon any subject will appreciate the value of his arduous labors. The fraternities and fraternal men everywhere owe to him and to his zeal, loyalty and ability a debt of gratitude which they will most honorably redeem.

The Uniform Bill, as it now stands, with the provision relative to a reserve fund, hereinbefore recommended, is as satisfactory as we can, perhaps, make it. We shall, most probably, as our system and our experience in its development increases, wish to change or improve some of its provisions.

It is possible that the provision therein relative to restraining the work of an order by an injunction of the court may be strengthened. As it now stands—for failure to make reports or for exceeding its powers, conducting its business fraudulently, or failing to comply with any of the provisions of the act, the Insurance Commission must give notice to the Attorney-General, who shall immediately apply for injunction.

“And no injunction against any such association shall be granted by any court, except on application by the Attorney-General at the request of the Insurance Commission.”

It appears that the Illinois Courts hold that this prohibition applies only to cases where the State is interested, and does not prevent a member from applying to the courts. We recommend the following be added to the language of the law: “Whether the State or a member or other party seeks relief.”

A further requirement might be inserted obliging the commissioners to first, before notifying the Attorney-General, to notify the association, and thus give it an opportunity to correct its practice or error, or conform to law.

If this amendment could be obtained without opposition it would be well. We think that the law, as it now stands, will in its practical operation be sufficient. There is little, if any, probability that any commissioner would ever proceed to this extremity without he had first exhausted all reasonable effort to induce the association to meet the law.

The insurance departments are not hostile to our fraternal efforts. The

belief probably prevails in many of them that our plan of protection has defects. It is our conviction that any efforts which we may make to strengthen our methods will be encouraged and not retarded. It is not therefore wise to ask for any more than is essential, and the better policy will be to endeavor to create, rather than diminish, a feeling of mutual confidence between our orders and the departments of insurance throughout the country.

In view of the exigencies of the future, we urge most forcibly upon the Congress that the provision of the bill, relative to injunctions, be pushed everywhere, and if the Uniform Bill cannot be secured in the State, a strong effort be made to get at least this portion of it.

In Section 5 by changing the words "may be served" to "must be served" we should avoid the possibility that service upon a local body or officer thereof might be held sufficient, and we recommend that change.

A suggestion has been made that the act should require, before a new association shall commence to do business, that it shall have in its beneficial fund at least \$5,000 which can never be used for expenses, and that no repayment of any such advance shall ever be made except from the expense fund. While this might seem harsh, and in the interest of older orders, it would certainly prevent the incorporation of weak and dangerous associations which do not so much injure by competition as by their feebleness.

Your committee were instructed at the last session to compile and publish in the proceedings of that session a complete digest of the laws of all the States and Provinces in regard to Fraternal Orders.

Careful consideration was given to this subject, and on the whole it was thought that the publication of the laws in their entirety would prove much more satisfactory than any digest, however carefully prepared. We did not feel quite justified in so doing without the instruction of the Congress.

We now recommend that the Committee on Statutory Legislation procure and publish in full in the proceedings of this session such laws of the several States and Provinces, and that thereafter it shall be the duty of the committee to embody in their annual report all changes and amendments which shall anywhere be made.

Brothers, in concluding, we invoke your careful attention to the most important suggestion we have to make :

The experience and information of the last year indicate that in the legislative sessions to be held in the coming year, hostile efforts, of special and vigorous nature, will assail our system. We must prepare to meet them with equal vigor.

More especially, we must be united. The associations in this Congress should not only *co-operate*, but advise and direct all their grand and subordinate council officers and members to stand loyally by what the Congress officials recommend, whatever such recommendation shall be, and wherever presented.

Such recommendation may be no better—even less desirable—than that which the individual order or individual may prefer, but on the whole, it is more likely to be right, and far more likely to result in securing what is best, or defeating that which is hostile, than the individual plan, which will always be obstructive.

We came near to losing the bill in Missouri because of opposition from influential local members of associations who would not co-operate with the efforts of the representatives of the Congress.

We must have union in our action. If we will not allow ourselves to be divided, and all fraternal men work together on common lines for a common object, we must prove invincible. During the interim the guidance of affairs must necessarily be in the President and Committee on Statutory Legislation. Exigencies will arise requiring the exercise of their best judgment. The conclusions which they will reach should be acquiesced in, otherwise there will be divided effort and possible failure at critical moments. Our suggestions seem so pertinent that further argument would seem, as perhaps what has been already said, may be, uncalled for.

Respectfully submitted,

JOHN HASKELL BUTLER, *Chairman*,  
JOHN W. WHITE,  
JOHN MULLIGAN,  
F. W. SEARS,  
W. S. LINTON,  
J. M. MCKINSTRY,  
MILLARD R. POWERS,  
J. SCULLY TAFT,  
WM. G. MORRIS,

*Committee.*

## APPENDIX TO REPORT OF COMMITTEE ON STATUTORY LEGISLATION.

*Calendar No., 1546—54th Congress, 2d Session—Senate—Report No 1404—Fraternal Beneficiary Societies, etc.—February 5, 1897—Ordered to be Printed.*

Mr. Gallinger, from the Committee on the District of Columbia, submitted the following report (to accompany S. 8589):

The Committee on the District of Columbia, to whom was referred the bill (S. 8589) regulating fraternal beneficiary societies, orders or associations in the District of Columbia, make favorable report thereon.

At present there is no regulation of these societies in the District, and the legislation proposed defines what shall be considered a beneficiary society, order or association, and provides for the filing of a copy of the charter and articles of association, etc., with the assessor of the District, but limits on the part of foreign associations the right to do business in the District unless they are authorized to do likewise in the State or Territory in which they are incorporated, or unless the assessor is satisfied, after an examination, that such association should be permitted to operate in the District. It is provided that these associations shall make and file with the assessor of the District a full report of their affairs, that each association shall appoint an attorney on whom process may be served, and in general throws around the business of the fraternal beneficiary societies the safeguards that have already been found necessary and adequate in the States of New York, Massachusetts, Minnesota, Iowa, Michigan and Wisconsin.

The bill has been submitted to the Commissioners of the District of Columbia, and has been approved by them.

A bill identical with the one under consideration was introduced in the House of Representatives (H. R. 10108), and has been reported favorably from the Committee on the District of Columbia. The report, by Mr. Milnes, contains many facts, and is adopted as follows:

House bill 10108 is for the proper regulation in the District of Columbia of so-called fraternal beneficiary societies, orders or associations. There is no question but that these associations, where properly managed, have benefited their members and the communities where established, and they should be accorded in legislation proper protection, such as is proposed by this bill, which at the same time prevents fraudulent societies from obtaining a foothold and carrying on business in the District of Columbia. In order to avoid the abuses that have crept into the system in certain localities, and to some extent in the District, it is found necessary to call for regular reports as to methods of doing business, and in other ways to adopt wholesome regulation of the societies which are mutual in character and wherein the government is under the control of the

membership. The whole subject is covered in detail by the attached brief submitted to the committee by N. S. Boynton, Past President of the National Fraternal Congress, a body composed of the following societies, all of which, with others, are in favor of and ask for enactment of the legislation proposed by House bill 10108 :

*Orders that are members of the National Fraternal Congress.*

American Legion of Honor.	Knights of the Loyal Guard.
Ancient Order of the Pyramids.	Legion of the Red Cross
Ancient Order of United Workmen.	Loyal Additional Benefit Association.
Artisan's Order of Mutual Protection.	Modern Woodmen of America.
Ben-Hur, Supreme Tribe.	Mutual Protection.
Chosen Friends.	National Reserve Association.
Empire Knights of Relief.	National Union.
Equitable Aid Union.	New England Order of Protection.
Fraternal Aid Association.	National Provident Union.
Fraternal Legion.	Northern Mutual Relief Association.
Fraternal Mystic Circle.	Order of United Friends.
Fraternal Union of America.	Protected Home Circle.
Golden Chain.	Royal Arcanum.
Home Circle.	Royal League.
Improved Order of Heptasophs.	Royal Society of Goodfellows.
Independent Order of Foresters.	Royal Templars of Temperance.
Iowa Legion of Honor.	Select Friends.
Knights of Honor.	Shield of Honor.
Knights and Ladies of Security.	United Order of Pilgrim Fathers.
Knights and Ladies of the Golden Star.	United Order of the Golden Cross.
Knights and Ladies of Honor.	Woodmen of the World.
Knights of the Maccabees.	

*Brief submitted by N. S. Boynton, Past President of the National Fraternal Congress, to the House Committee on the District of Columbia.*

GENTLEMEN: I desire to submit to the committee some of the reasons why the representatives of the fraternal beneficiary societies of this country ask the passage of the bill entitled "A bill regulating fraternal beneficiary societies, orders or associations in the District of Columbia." I would first call your attention to the fact that in 1886 a body was formed in Washington, D. C., and named the National Fraternal Congress. It was composed of representatives from the leading legitimate fraternal societies. One of the principal objects of the Fraternal Congress was to secure uniform legislation throughout the country for their protection, such legislation to be so framed as to protect the people

from fake associations which were being organized in almost every State in the Union.

Up to 1893 every association claiming to be fraternal and working under the lodge system were exempt from the operations of the insurance laws of most of the States; hence hundreds of speculative societies were formed. This the National Fraternal Congress sought to prevent, and has prevented by securing the adoption in a number of States of the uniform bill, which is presented to you for your consideration.

The legitimate orders and associations are willing and desirous, through the legislation proposed, to come under the supervision of the constituted authorities of the District of Columbia.

To make clearer, if possible, the reasons why the fraternal beneficiary system asks this special legislation, if it may be so termed, I submit the following:

In this country we find three separate and distinct systems of life protection, as follows:

A. The "old line life insurance or level premium system," with its endowment, tontine, and semi-tontine features. The contract between the company and the insured is called a policy. Profit and gain is the controlling object. In every State laws are found on the statute books providing for their incorporation and governing their operations.

B. The "open business assessment system." The contract between the association and the insured with some is called a policy, with others a certificate. This system has no fraternal bond to cement it together. The associations comprising this system are purely business concerns, without a representative form of government, generally close corporations. In every State laws are found upon the statute books providing for their incorporation and supervision.

C. The "fraternal beneficiary system" is composed of societies with a representative form of government, with subordinate lodges and ritualistic work, furnishing financial assistance to living members in sickness or destitution, providing for the payment of its living members benefits in the case of total physical disability, arising from sickness or old age, and providing death benefits in the event of the death of a member for his family or dependent blood relatives.

The lines of demarcation between these three systems are clear and distinct, and should be kept so in all legislative enactments.

The objects of these fraternal orders or associations, as incorporated in their fundamental laws, will be found substantially as follows:



First. To unite fraternally all persons of sound bodily health and good moral character who are socially acceptable, etc.

Second. To give all moral and material aid in its power to the members and those dependent upon them.

Third. To educate the members socially, morally and intellectually.

Fourth. To create a fund for the relief of sick and distressed members, and to care for the living and bury the dead.

Fifth. To establish a benefit fund or funds from which, on satisfactory evidence of the death of a beneficial member of the order who has complied with all its lawful requirements, a sum not exceeding —— dollars, to be paid to the beneficiary of such member as he shall direct, and as the laws of the order shall provide; and upon the total and permanent disability of a beneficial member, either as a result of disease, accident or old age, who may be in good standing with the order at the time of the incurrence of such a total and permanent disability, such sum of money and in such manner as may be fixed in the laws of the order.

Sixth. To establish a fund or funds to pay such sick, funeral and accident benefits as its laws may provide.

The laws of the National Fraternal Congress, representing the legitimate fraternal beneficiary system of this country, defines what societies may be represented therein, as follows :

“ No fraternal society, order or association shall be entitled to representation in this Congress unless said society, order or association works under a ritual, holds regular lodge or similar meetings, where the purposes are confined to visitation of the sick, relief of distress, burial of the dead, protection of widows and orphans, education of the orphan, payment of a benefit for temporary or permanent disability or death, and where these principles are an obligated duty on all members, to be discharged without compensation or pecuniary reward ; where the general membership attend to the general business of the order, and where a fraternal interest in the welfare of each other is a duty taught, recognized and practiced as the motive and bond of organization.”

Now I hold that the fraternal system is entirely different, separate and distinct from the old line or level premium system and the open business assessment system. Only those societies, corporations or associations organized and carried on for the sole benefit of their members and beneficiaries, not for profit and gain, can be classed as legitimate fraternal beneficiary orders.

The mutual agreement between the fraternal society and the member is not a

policy or contract like that entered into between a life insurance company and its policy holder. The fraternal societies simply issue a certificate of membership in which the member agrees to comply with all laws, rules and regulations in force at the time he becomes a member, and with all changes in the laws, etc., that may be made during his membership. The member, under his certificate or by reason of his membership, has no vested or property rights until, while living and belonging to societies providing for sick and disability benefits, he should become sick or disabled, and then only after his claim has been allowed. After the death of a member who has complied with the laws, the beneficiary has a vested right to the amount of a deceased member's certificate, as the laws of the association may provide.

These beneficiary orders are co-operative bodies. The members mutually agree among themselves, through the laws of the order, enacted by their chosen representatives in the grand or supreme bodies, to protect each other and their families and dependents in case of sickness, disability or death by contributing a certain amount from time to time as required to provide for the payment of the sum specified in the certificate, or what one contribution would bring on the membership. No term endowment, tontine, or any other form of speculative certificates are issued, neither can a certificate within the objects and purposes of a legitimate beneficiary order be made payable to the estate or the creditors of the member, nor can it be used as collateral for a loan to secure a creditor.

Hence it will be seen that the fraternal beneficiary system is purely co-operative, non-speculative and mutual. These associations cannot be called insurance companies. They do not furnish purely life insurance, nor can they be classed with the open business assessment associations. There is nothing in common between the fraternal system and the other two systems.

A few years ago another system was inaugurated with lodges and ritualistic work. The associations composing this system are known as endowment orders. Their objects are purely speculative—to benefit the living, healthy member. In some cases they provide for sick benefits, but the real purpose is to give the living, persistent-paying members, at a certain time, the amount of money his certificate calls for.

A great many who do not understand thoroughly the objects and purposes of the fraternal beneficiary system have confounded it with the open business assessment system, when in fact there is nothing in common between the two. They have also, unintentionally, of course, classed the endowment associations with the fraternal system, when the facts are that the former have not from their inception ever been recognized by the latter. They have been denied representation in the National Fraternal Congress because their objects and purposes were foreign to the system which that body represents.

There should be no friction between the old line life insurance system, the open business assessment system, the endowment system and the fraternal beneficiary system. The business of the other systems has not suffered by reason of the fraternal beneficiary orders. On the contrary, the business of the old line companies, as shown by their annual reports, has increased more rapidly since the advent of the fraternal societies than ever before.

The reason for this is simply because the fraternal beneficiary societies are pioneers or educators. Tens of thousands of men and women join them and secure protection for those dependent upon them who could not afford to pay the cost of life insurance. They attend lodge meetings, discuss the principles of life protection, get interested in the proceedings of the lodge, see the benefits which their own disabled members and the widows, orphans and dependents of deceased members receive by reason of such membership, and also become thoroughly familiar with all the details of the business part of such organizations.

Men in this country, where wealth frequently changes hands, do not always remain poor or even in moderate circumstances. The wheel of fortune frequently brings them to the top, and then they can afford to purchase life insurance from the old line companies at the higher price.

They cannot get it in blocks of ten, twenty, fifty or one hundred thousand dollars from the fraternal societies; but having been thoroughly educated in the lodge room to realize the value of life protection, the old line life insurance agent can secure an application from them for a large amount of either ordinary life insurance or endowment insurance much easier than if they had never been members of a fraternal society.

This being true, and the records and reports substantiate the foregoing proposition, there should be no antagonism between the two systems or between our system or any other system.

I wish to call your attention to Table A, following page 88, of the Tenth Annual Session of the National Fraternal Congress. From this you will see that forty orders or associations were represented in that body. It further shows that the aggregate beneficiary membership in these forty orders at the close of 1895 was 1,587,859; that the certificates in force at that time aggregated \$3,026,545,042.

Table B, following, shows the benefits paid by these orders during the year 1895 amounted to \$28,084,855. And the aggregate amount paid out by these beneficial societies from their organization down to the close of the year 1895 was \$231,043,180. The expense of management in collecting and in disbursing \$28,084,854 during the year 1895 was \$2,319,328, or less than 10 per cent.

I also desire to call your attention to the fact that the forty legitimate fraternal beneficiary societies composing the National Fraternal Congress had at the close of 1895 over 3,000,000 certificates in force, or nearly three-fourths as much as all the regular life insurance companies in the country had in force at that time. I am candid in the belief that inside of two years the beneficial system of the United States will have a greater amount of life protection in force than either of the other systems.

It must be seen that the fraternal beneficiary system has been a success. The funds collected and disbursed to the widows and orphans and the dependents of deceased and disabled members have made thousands of homes happy by keeping poverty from the door in time of distress.

As poverty is said to be the mother of crime, we believe that the protection thrown around American homes by the fraternal beneficiary system, now so strong in our country, has been instrumental in reducing crime. It certainly has reduced pauperism. Members of these orders do not become applicants for public charity. The fraternal ties that bind them together guarantees financial assistance in time of need.

As the fraternal beneficiary system has grown to be a power for good in our country, its friends and promoters believe that favorable legislation should be given it.

The uniform bill which has been submitted to you for consideration has been prepared by some of the best legal talent in the country, and after several years' careful consideration by the National Fraternal Congress itself. We feel that you will, after a thorough investigation, be convinced that it ought to pass and become a law in the District of Columbia.

It has been adopted by Michigan, Illinois, Iowa, and in New York, Massachusetts, Wisconsin, Minnesota, and several other States with some minor changes. Our simple desire is to secure uniformity of statutory legislation throughout the United States.

All of which is respectfully submitted.

N. S. BOYNTON.

Recess was taken until 2 o'clock P. M.

## AFTERNOON SESSION.

The Congress was called to order at 2 P. M., President Johnson in the chair.

## NOMINATIONS AND ELECTIONS.

Election of officers for the ensuing year being the next order of business, nominations were made for the various offices, and ballots taken, and the following declared elected officers of the National Fraternal Congress for the year 1897-98 :

James E. Shepard, Lawrence, Mass., *President*.

D. E. Stevens, Philadelphia, Pa., *Vice-President*.

M. W. Sackett, Meadville, Pa., *Secretary and Treasurer*.

On motion, the Congress proceeded to fix the place of meeting of the session in 1898.

Invitations were received from the officers of the Trans-Mississippi Exposition and various societies in Omaha, Neb., to hold the next session of the Congress in that city.

Invitations were also extended to meet in Chicago, Ill., Baltimore, Md., and Washington, D. C.

On a vote being taken, the city of Baltimore, Md., was selected as the place of holding the next meeting of the National Fraternal Congress.

*Document No. 9.*

Mr. Mitchell, of Maryland, offered the following resolution, which was referred to the Committee on Constitution and Laws :

*To the President and Members of the Fraternal Congress:*

WHEREAS, The meetings of the membership in annual session assembled have in the past been conducive of great good.

1st. In breaking down the prejudicial opposition of each Order against the other.

2nd. In bringing together the membership in Fraternal Association.

3rd. In advertising the plans and purposes of the Orders here represented ;  
and

4th. In uniting for a common purpose, on a common plane, to overcome the enmity of corporations opposed in principle and practice to our system of organization and mode of operations.

And WHEREAS, Our action in the past has been solely to advise what the combined wisdom of this body deemed best.

And WHEREAS, Our views would be more effective, if without infringing upon the rights and usages of the different memberships of this body we should assume the legislative functions in all matters where the great good to be accomplished would seem imperatively to demand it, maintaining still our representative character ;

Therefore *Resolved*, That a committee be appointed by the President either to incorporate the body or to recommend what course should be pursued to make us a legislative body.

JOHN G. MITCHELL,  
Improved Order Heptasophs.

### *Document No. 10.*

#### REPORT OF COMMITTEE ON FRATERNAL PRESS.

Mr. Gerard, of Indiana, Chairman of the Committee on Fraternal Press, presented the following report, which was unanimously adopted :

#### *To the National Fraternal Congress :*

Your Committee on Fraternal Press are pleased to report that there has been a marked improvement in the efficiency and harmony of the fraternal papers of the various orders. The spirit of liberality and good fellowship is increasing. During the past year a movement has been inaugurated among the fraternal editors looking to the formation of a Fraternal Press Association during this session of the Fraternal Congress. We believe this movement is in the right direction, and trust that such association will be formed before the adjournment of this session of the Congress. We heartily endorse that portion of the report of our President, pertaining to "The Fraternal Press," and especially the closing paragraph, in which he says : "This year, for the first time, the Congress

will have with it many of the brethren who have made the fraternal press the factor that it is in our system of protection, and it is hoped that their coming together may result in added efficiency in the particular department, and that the results achieved may justify the addition of such a section as a permanent feature of the future sessions of the Congress."

We recommend that this Congress extend its official endorsement to this organization.

In order that more effective results may be gained by the fraternal press, we suggest that the Fraternal Press Committee be instructed to co-operate with the Fraternal Press Association, if formed, in securing, if possible, important articles from able writers, upon our system of protection, and that the same be published, simultaneously, in the papers of the various orders represented in this Congress.

At the last session of the Fraternal Congress the following resolution was referred to this committee for their action, viz.:

*"Resolved, That the Committee on Fraternal Press be instructed to take such active steps as seem necessary and advisable to procure the mailing of fraternal official organs within the city of publication at pound rates."*

Your committee have not been able to secure this concession from the postal authorities; but we realize the immense value that such concession would be to our fraternal papers, especially those published in large cities, and we recommend that the above resolution be referred to the Committee on Fraternal Press for the coming year.

All of which is fraternally submitted,

D. W. GERARD, *Chairman*,  
SALEM HEILMAN,  
J. W. MYERS,  
LILLIAN M. HOLLISTER,  
JOHN G. H. MYERS,  
EDWIN O. WOOD,  
EMMA E. BOWER.

*Committee.*

The balance of the afternoon session was occupied in the reading and discussion of papers presented by the members of the Congress, which papers will be found in the Appendix to the Proceedings.

Recess was taken until 9 o'clock to-morrow (Thursday) morning.



**D. H. SHIELDS, M. D., HANNIBAL, MO.**  
**PRESIDENT 1889-90.**





## THIRD DAY.

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### MORNING SESSION.

The Congress was called to order at 9 o'clock, President Johnson in the chair.

Prayer was offered by the chaplain, Rev. J. G. Tate.

On motion, the Congress proceeded to the consideration of Document No. 3, offered by Mr. Markey, Chairman of the Committee on Statistics and Good of the Orders, and Document No. 4, offered by Mr. Powers, of Illinois.

Past President Spooner moved, as a substitute for Document No. 3, the following :

*Resolved*, That the incoming President of this Congress be requested to appoint a special committee of three to prepare tables of rates upon the level premium, the natural premium or step-rate plan, and the step-rate plan with such modifications by applying to a proper extent the principles of a reserve or emergency fund.

Said committee shall, so far as possible, secure and present to this Congress a comprehensive statement of the remedial changes which have been, or shall in the ensuing year be, adopted by any fraternal order, the object herein sought being the securing of such knowledge as shall be of value to this Congress in arriving at definite, safe and sound conclusions.

The substitute was adopted.

Document No. 4, presented by Mr. Powers, of Illinois, being before the Congress for action, Past President Spooner moved to substitute therefor the following, which was adopted :

WHEREAS, At the last session of the Congress a resolution was unanimously adopted in which it was declared to be the "imperative duty of the several orders represented here to make, at the earliest practical date, proper provision for meeting the inevitable increase in the rate of mortality, by adjustment of rates so that contribution shall be equitably proportioned to the hazard at risk":

*Resolved*, That this Congress hereby reaffirms its declaration of one year ago.

*Document No. 11.*

REPORT OF COMMITTEE ON THANKS.

Mr. Tate, Chaplain, Chairman of the Committee on Resolutions of Thanks, presented the following report, which was unanimously adopted by rising vote :

*To the National Fraternal Congress :*

Your committee, to whom was assigned the pleasant task of giving expression to the appreciation of the Congress of the many favors shown while guests of the city of Port Huron, beg leave to report the following resolutions :

(1) *Resolved*, That the thanks of the National Fraternal Congress are hereby tendered to His Honor the Mayor of Port Huron, for his thoughtful consideration and earnest efforts for our comfort and pleasure during our stay in this city. Our pleasure has been enhanced by the knowledge that the mayor of the city whose guests we are is in the best sense a brother fraternal, and one of the foremost champions of our system of "home protection."

(2) *Resolved*, That the thanks of the Congress be tendered the Local Committee and the members of the Fraternal Societies of Port Huron for their hospitality and many kindnesses shown us during our stay among them. We scarce know which to admire most ; the many favors shown, or the manner of their showing. Suffice it to say we shall go to our homes with a sweeter note in life's song and a brighter hope for the future of fraternalism represented by the Congress.

(3) *Resolved*, That the thanks of the Congress be tendered to the Daily Press for the full and excellent report of the deliberations of the Congress, and its kindly mention of the work in which we are engaged.

We recommend that the admirable address of welcome delivered by the Mayor be printed as an appendix to the proceedings of the Congress.

Respectfully submitted,

J. G. TATE, *Chairman*,  
F. O. VAN GALDER,  
W. R. SPOONER,  
*Committee.*

*Document No. 12.*

Mr. Sears, of Missouri, presented the following resolution, which was adopted :

*Resolved*, That the next meeting of the Congress be for a period of four days in place of three days, as heretofore has been the custom.

F. W. SEARS.

*Document No. 13.*

Past President Spooner presented the following resolution, which was adopted :

*Resolved*, That the incoming president be *ex-officio* a member of the Special Committee of three on Rates in order that said committee may have the benefit of his life-long experience.

W. R. SPOONER.

*Document No. 14.*

REPORT OF COMMITTEE ON "COURT MADE LAWS."

Mr. White, of Illinois, Chairman of the Committee on "Court Made Laws," presented the following report, which was adopted, and the Committee on Laws directed to report amendments to the Constitution in accordance therewith :

*To the National Fraternal Congress :*

Your special committee, to whom was referred that portion of the President's report entitled "Court Made Laws," respectfully report, recommending a Legal Section of the Congress, and that the Constitution be amended so as to create a new standing committee of lawyers on Jurisprudence to collate and provide for

general publication without expense to the Congress. of judicial decisions affecting fraternal societies.

We therefore recommend the adoption of the following :

*Resolved*, That the lawyers who may be present at each annual session constitute for the session the Legal Section of the Congress.

*Resolved*, That the Committee on Constitution be instructed to make immediate report of the following :

Amend the Sixth Article of the Constitution by inserting after subdivision (5) the following :

"(6). On Jurisprudence, seven members who shall be lawyers," and re-number former subdivision (6), making it (7).

Fraternally submitted,

J. W. WHITE, *Chairman*,  
W. R. SPOONER,  
S. A. WILL,  
J. W. GOHEEN,  
JOHN HASKELL BUTLER,  
MILLARD R. POWERS,  
D. D. AITKEN,

*Committee.*

*Document No. 15.*

REPORT OF COMMITTEE ON "THE PLAN OF THE CONGRESS."

Past President Spooner, for the committee on that portion of the President's report entitled "The Plan of the Congress," presented the following report, which was adopted and the Committee on Constitution and Laws directed to report amendments to the Constitution in accordance therewith :

*To the National Fraternal Congress :*

Your Special Committee, to whom was referred that portion of the President's report entitled "The Plan of the Congress," respectfully report, recommending  
• the adoption of the following :

*Resolved*, That the Executive Committee, in preparing programme for and announcing the next annual session, provide for a session of four days.

*Resolved*, That in future annual sessions the Executive Committee arrange programme providing that on the first day the morning be devoted to organization and presentation of officers' reports, and the afternoon and evening given

to the several sections collateral to the Congress, for them to hold their sessions, discuss the matters pertinent to their departments, and formulate suggestions, recommendations and resolutions relating thereto, to be submitted to the Congress for its consideration and action.

*Resolved*, That the Committee on Constitution and Laws be directed to report forthwith upon the following amendment :

Amend the fourth section of the Constitution so that it shall conform to the text of the Uniform Bill, and shall read as follows :

"*Fourth*—No fraternal society, order or association shall be entitled to representation in this Congress unless such society, order or association be formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit, having a lodge system, with ritualistic form of work and representative form of government, and making provision for the payment of benefits in case of death (with provision, if its laws so provide, for the payment of benefits in case of sickness, temporary or physical disability, either as the result of disease, accident or old age, provided the period in life at which payment of disability benefits on account of old age commences shall not be under seventy years), the fund for the payment of such benefits and the expenses of such association being derived from assessments or dues collected from its members, and death benefits payable to the families, heirs, blood relatives, affianced husband or affianced wife of or persons dependent on the member ; these principles being an obligated duty on all the members, to be discharged without compensation or pecuniary reward, the general membership attending to the general business of the order, and a fraternal interest in the welfare of each other a duty taught, recognized and practiced as the motive and bond of organization."

*Resolved*, That every department of work or interest in fraternal beneficiary societies be encouraged to form its own section collateral to the Congress.

*Resolved*, That each society represented in the Congress be requested to file with the Secretary a copy of its book of Constitutions and Laws with each annual report, and to certify upon adoption all amendments thereof.

Fraternally submitted,

J. G. JOHNSON,  
J. E. SHEPARD,  
M. W. SACKETT,  
N. S. BOYNTON,  
JOHN HASKELL BUTLER,  
S. A. WILL,  
W. R. SPOONER,

*Committee.*

*Document No. 16.*

## REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Mr. Swain, of Massachusetts, Chairman of the Committee on Constitution and Laws, presented the following report, which was adopted :

*To the National Fraternal Congress :*

The Committee on Constitution and Laws have had under consideration the resolutions presented by Representative A. R. Talbot, of the Modern Woodmen, providing for an amendment that shall make it the duty of the President to appoint a standing committee of five to confer with the Insurance Commissioners of the different States, and to present to their conventions the plans and systems of the fraternal societies constituting this Congress.

Having given careful attention to the proposed departure from past usage, and having, as far as practicable, invited the views of our members upon this subject, we advise against any amendment for such purpose at this session.

Believing it desirable, however, to furnish the Insurance Commissioners with reliable information in regard to our plans and views, we recommend the adoption of the following resolution :

*Resolved*, That the President be requested, at his discretion, to appoint one representative to the next annual session of the Insurance Commissioners, for the purpose of promoting the purposes outlined in the resolution of Bro. Talbot, and to establish cordial relations with the officials representing the various insurance departments.

Respectfully submitted,

JULIUS M. SWAIN, *Chairman*,  
W. T. WALKER,  
BINA M. WEST,  
E. S. MCCLINTOCK,  
*Committee.*

*Document No. 17.*

## REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Mr. Swain, of Massachusetts, Chairman of the Committee on Constitution and Laws, presented the following report, which was adopted :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws has considered the resolutions presented by Representative Mitchell, of the Improved Order of Heptasophs. The proposition of Bro. Mitchell contemplates the appointment of a committee, with instructions to incorporate this Congress as a legislative body. Having carefully considered the subject, we are unanimously of the opinion that the time has not arrived when such action would be judicious and for the best interests of the societies here represented. We therefore recommend that no legislation be had at this time.

Respectfully submitted,

JULIUS M. SWAIN, *Chairman*,  
W. T. WALKER,  
BINA M. WEST,  
E. S. McCLINTOCK,  
*Committee.*

*Document No. 18.*

Mr. Acker, of New York, Chairman of the Committee on Finance, on behalf of said committee asked direction of the Congress upon the matter of the payment of chairmen of the committees appointed in the absence of the regularly appointed chairmen. The constitution provides for the actual expenses incurred for attendance at the Congress to be paid the officers and chairmen of the standing committees. There are two chairmen of standing committees who are not present, and, in both cases, the President has appointed a chairman to act for those committees. The question is—shall the appointed chairman be entitled to compensation as chairman of the committee? The constitution says that representatives, who are also chairmen of committees, shall not be entitled to compensation. In this case the brethren are not representatives. Your committee asks for instructions in the matter.

To bring the matter before the Congress, I will move that the Committee on Finance be instructed to pass these two bills.

The motion of Mr. Acker was adopted.



*Document No. 19.*

Past President Spooner presented the following resolutions, which were unanimously adopted by a rising vote :

*Resolved*, That this Congress congratulates Bro. Johnson upon, and returns its fraternal thanks to him, for his excellent administration of the office of President the past year ; his zeal, earnestness, care and attention to fraternal interests generally and in detail, and his able and impartial conduct of this session, and

*Resolved*, That Bro. J. G. Johnson, on retiring from the chair be, and he hereby is, created a life member of this Congress.

W. R. SPOONER

Recess taken until 2 o'clock P. M.

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AFTERNOON SESSION.

The Congress was called to order at 2 P. M., President Johnson in the chair.

The President announced that there were still two papers upon the program which had not been read, and if no objection was made, they would be printed in the proceedings of the Congress, with the usual restrictions.

It was so ordered.

*Document No. 20.*

## REPORT OF MEDICAL SECTION.

Dr. McCollum, Chairman of the Medical Section, presented the following report, which was adopted and the recommendations therein contained concurred in, with the suggestion that

hereafter the section endeavor to make its report not later than the second day's session of the Congress.

*To the National Fraternal Congress :*

Your Medical Section having under consideration several topics of importance to the Orders represented in this Congress, considered the same. The papers presented and discussion had we request shall appear in the printed minutes and report of this Congress. The Committee on Distribution referred to us that portion of the President's address relative to our particular work, which we considered in executive session. As a result of our experience, relative to his suggestions, knowing as we do the vital importance of proper selections, we recommend to this body that the local examiners, upon recommendation, be commissioned by the Supreme Medical Examiner, or by the Supreme Body.

Relative to the balance of the recommendations of the President, the same is under consideration, and a committee has been appointed to consider the same and report at the next meeting.

And we further report that the Section elected as its officers for the ensuing term, as follows :

Officers.—Chairman, Dr. C. A. McCollum ; Vice-Chairman, Dr. R. E. Moss; Secretary, Dr. T. Millman.

Executive.—Dr. O. Millard. Dr. J. H. Christian, Dr. H. A. Warner, Dr. J. D. Young, Dr. S. Hanscom.

We ask that the same be endorsed by the Congress.

Respectfully submitted,

C. A. MCCOLLUM, *Chairman.*

T. MILLMAN, *Secretary.*

*Document No. 21.*

REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Mr. Swain, of Massachusetts, Chairman of the Committee on Constitution and Laws, presented the following report, which was adopted by unanimous vote, and the Constitution declared amended in accordance therewith :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws, to whom were referred the resolutions presented by a Special Committee, with instructions to amend the fourth and sixth articles of the Constitution, respectfully report and recommend the adoption of the following resolutions :

*Resolved*, That the Fourth Section of the Constitution be amended so that it shall conform to the provisions of the Uniform Bill, and shall read as follows :

" *Fourth.* No fraternal society, order or association shall be entitled to representation in this Congress, unless such society, order or association be formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit, having a lodge system, with ritualistic form of work and representative form of government, and making provision for the payment of benefits in case of death (with provision, if its laws so provide, for the payment of benefits in case of sickness, temporary or physical disability, either as the result of disease, accident or old age, provided the period in life at which payment of disability benefits on account of old age commences shall not be under seventy years), the fund for the payment of such benefits and the expenses of such association being derived from assessments or dues collected from its members, and death benefits payable to the families, heirs, blood relatives, affianced husband or affianced wife of, or persons dependent on the member ; these principles being an obligated duty on all the members, to be discharged without compensation or pecuniary reward, the general membership attending to the general business of the Order, and a fraternal interest in the welfare of each other, a duty taught, recognized and practiced as the motive and bond of organization."

*Resolved*, That the Sixth Article of the Constitution be amended by inserting after subdivision (5) the following :

"(6.) On Jurisprudence, seven members, who shall be lawyers," and renumber former subdivision (6) and making it (7).

Respectfully submitted,

JULIUS M. SWAIN, *Chairman*,  
W. T. WALKER,  
BINA M. WEST,  
O. B. CRAIG,

*Committee.*

*Document No. 22.*

## REPORT OF COMMITTEE ON CREDENTIALS AND FINANCE.

Mr. Acker, of New York, Chairman of the Committee on Credentials and Finance, presented the following report, which was approved and the recommendations therein contained adopted :

*To the National Fraternal Congress :*

Your Committee on Credentials and Finance would respectfully report that they have, during the year, examined and approved the several bills as reported paid in the annual report of the Secretary and Treasurer.

We have examined the books, vouchers and accounts of Bro. M. W. Sackett, Secretary and Treasurer, and find the same correct, and as printed in the report distributed to the members of this Congress.

We have examined and recommend the payment of the following bills for expenses of this session :

J. G. Johnson, President, expenses.....	\$88.15
J. E. Shepard, Vice-President, expenses.....	66.50
M. W. Sackett, Secretary and Treasurer.....	47.50
J. M. Swain, Chairman Committee on Constitution and Laws .....	54.40
J. H. Butler, Chairman Committee on Statutory Legislation.....	68.07
J. J. Acker, Chairman Committee on Credentials and Finance .....	89.25
D. P. Markey, Chairman Committee on Statistics and Good of Orders..	20.00
D. W. Gerard, Chairman Committee on Fraternal Press, expenses.....	30.20
Dr. C. A. McCollum, Chairman Committee on Medical Examinations...	68.50
L. A. Sherman, hall rent.....	20.00
The Sherman Company, supplies.....	1.85
Riverside Printing Company, printing reports, etc.....	72.75
Railway Association of Michigan, expenses.....	6.00
Fraternal Monitor Co., stenographer for session.....	50.00
<b>Total.....</b>	<b>\$628.17</b>

Your committee recommend that the salary of the Secretary and Treasurer be fixed at six hundred dollars (\$600.00), payable quarterly, and that the Guaranty or Indemnity Bond furnished by him be renewed, the premium to be paid by the Congress.

In view of the favorable condition of the finances of the Fraternal Congress, your committee have no recommendation to make looking to the change of revenue, and believe the law in that respect to be sufficient as it now stands.

Respectfully submitted,

JOHN J. ACKER, *Chairman*,  
FRANK N. GAGE,  
LEE R. SANBORN.  
JOHN A. MCGILLIVRAY,  
GEO. H. HOWARD,  
FRANK S. PETTER,  
SAMUEL KLOTZ,  
*Committee.*

*Document No. 23.*

REPORT OF COMMITTEE ON FRATERNAL PRESS.

Mr. Gerard, of Indiana, Chairman of the Fraternal Press Committee, made the following report to the Congress, notifying it of the organization of the National Fraternal Press Association, which had taken place during the present session of the Congress :

The report was received and the recommendations concurred in.

*To the National Fraternal Congress :*

In behalf of the National Fraternal Press Association, I beg to report to the Congress the successful organization of the National Fraternal Press Association, composed of the editors and publishers of the various fraternal journals published in the interests of the societies represented in this Congress.

The following officers and Executive Committee have been elected for the ensuing year :

M. W. Sackett, Meadville, Pa., President.

F. O. Van Galder, Sycamore, Ill, Vice-President.

Gilbert Howell, Cleveland, O., Secretary and Treasurer.

Executive Committee.—M. F. Van Buskirk, Rochester, N. Y.; D. W. Gerard, Crawfordsville, Ind.; F. W. Stevens, Port Huron, Mich.; D. S. Biggs, Boston, Mass.

Your Committee recognizing the great benefit growing out of the co-operation of the Fraternal Press, in the work of education and advancement of the interests of fraternal protection, join heartily in the following recommendations:

*"Resolved, That we earnestly commend the effort being made to unite as a helpful factor of progress, the Fraternal Press in full sympathy and co-operation with the National Fraternal Congress.*

*"Resolved, That the National Fraternal Press Association be and is hereby constituted an auxiliary section of the National Fraternal Congress, with privilege to report thereto and have such portion of the records of their meetings published in the Journal of Proceedings as they may deem desirable.*

Respectfully submitted,

D. W. GERARD, *Chairman,*  
SALEM HEILMAN,  
J. W. MEYERS,  
LILLIAN M. HOLLISTER,  
EDWIN O. WOOD,  
EMMA E. BOWER,  
*Committee.*

*Document No. 24.*

Past President Spooner presented the following resolution, which was adopted:

*Resolved, That the Executive Committee be empowered to request the loan of the cuts of the Past Presidents and of the present Secretary-Treasurer, and publish the same in the journal of this session, and at future sessions the portrait of the retiring President be published in the journal of the session.*

W. R. SPOONER.

Mr. Hutchins, of Iowa, presented to the Congress a letter from Mr. T. S. Parvin, Grand Secretary of the Grand Lodge of Iowa, A. F. & A. M., and Librarian of the Iowa Masonic Library, calling attention to the extensive library established by this organization, and making request that the various societies connected with the Congress donate copies of their proceedings, as it was desired to collect and preserve a complete file of all the records of the various fraternal beneficial associations in this library.

On motion of Mr. McGillivray, the Secretary-Treasurer was directed to procure a gavel for each session of the Congress, suitably inscribed with the name of the President, date and place of meeting, to be presented to the President upon his retiring from office.

#### INSTALLATION OF OFFICERS.

President Johnson: If there be no objection, the next business is the pleasant duty I have to perform of inducting the newly elected officers into their various positions, and in so doing I ask to be permitted to thank you all for the kindness you have shown me. Since the first session of this Congress that I attended, I have received nothing but kindness at the hands of the Congress, and that has culminated in my being called to the office I now surrender. In doing so it is a great pleasure to thank you for the many tokens of esteem and brotherly consideration extended to one in my official capacity. I would appoint Sisters Hollister and West to escort the President-elect to the platform.

The committee appointed then escorted President Shepard to the platform.

President Johnson: Mr. President, in surrendering to you this gavel and inducting you to your position as presiding officer of the Congress for the ensuing year, it is unnecessary for me to say anything in regard to the estimation in which you are held by this body. I think every member of the Congress, and many who are not members, have watched your health during the past year with anxious solicitude. I say to you, that I shall watch your health during the coming year, and I hope that we may have the pleasure of meeting you at the next session in Baltimore.

President Shepard: Ladies, Gentlemen, members of the Fraternal Congress. I heard something new the other night, and I think this is another occasion of Jonah and the whale—

therefore I find myself in the position I am now in. I am unable to make a speech this afternoon for several reasons. I could not make much of a speech any way, but I gratefully thank you for the many kindnesses shown since I have been a member of this body—especially as expressed last year and continued this year. You have my sincere thanks. I have endeavored, in the past, to serve fraternity, through this Congress, to the best of my ability, and I can only say that in the future I shall do likewise.

Vice-President Stevens and Secretary-Treasurer Sackett were then duly inducted into their respective offices.

The President announced the following appointments for the year 1897-1898.

## NATIONAL FRATERNAL CONGRESS.

## CHAPLAIN AND COMMITTEES, 1897-98.

*Chaplain.*

Rev. J. G. Tate.....Grand Island, Neb.

*Constitution and Laws.*

J. G. Johnson, Chairman, Peabody, Kansas... Past President.  
 A. R. Savage, Auburn, Maine ..... Past President.  
 John Mulligan, Yonkers, N. Y ..... Knights of Honor.  
 Julius M. Swain, 120 Tremont St, Boston, Mass..... Home Circle.  
 Miss Bina M. West, Port Huron, Mich..... Maccabees.  
 F. W. Sears, Kansas City, Mo . . . . . National Reserve Association.  
 O. B. Craig, Fidelity Bldg., Baltimore, Md ..... Knights of Golden Chain.  
 E. S. McClintock, Topeka, Kan ..... Ancient Order of Pyramids.  
 Miss Marguerite McCutchen, Washington, D. C ..... Order of Golden Cross.

*Statutory Legislation.*

John Haskell Butler, Ch'n, 244 Washington St., Boston, Mass.. Past President.  
 John W. White, Rock Falls, Ill ..... Modern Woodmen of America.  
 J. W. Goheen, Philadelphia, Pa. .... Knights of Honor.



W. G. Ross, Brooklyn, N. Y. ....	Catholic Benevolent Legion.
Oronhyatekha, M. D., Toronto, Ont., Can .....	Foresters.
W. S. Linton, Saginaw, Mich. ....	Maccabees.
J. S. McKinsty, Society of Savings Bldg., Cleveland, O .....	Royal Arcanum.
Millard R. Powers, 158 La Salle St., Chicago, Ill. ....	Royal League.
A. L. Hereford, Springfield, Ill. ....	Supreme Court of Honor.
J. Scully Taft, Keene, N. H. ....	Pilgrim Fathers.
Wm. G. Morris, 835 W. Lake St., Chicago, Ill. ....	Chosen Friends.
James H. Livingston, Baltimore, Md. ....	Shield of Honor.
Louis A. Steber, St. Louis, Mo. ....	Chosen Friends.

*Credentials and Finance.*

John J. Acker, Chairman, Albany, N. Y. ....	Ancient Order United Workmen.
Frank N. Gage, 128 La Salle St., Chicago, Ill. ....	National Union.
J. A. McGillivray, Forester's Temple, Toronto, Ont. ....	Foresters.
Lee R. Sanborn, 48 W. Eagle St., Buffalo, N. Y. ....	Templars of Temperance.
Geo. H. Howard, Cambridge, Mass. ....	New England Order of Protection.
J. A. Baden, M. D., Baltimore, Md. ....	Golden Chain.
Rev. Samuel R. Lacey, Newark, N. J. ....	Knights and Ladies of Golden Star.
E. M. Schryver, Baltimore, Md. ....	Royal Arcanum.

*Statistics and Good of the Orders.*

D. P. Markey, Chairman, Port Huron, Mich. ....	Maccabees.
Dr. H. A. Warner, Topeka, Kan. ....	Knights and Ladies of Security.
B. F. Nelson, St. Louis, Mo. ....	Knights of Honor.
Dr. E. R. Hutchins, Des Moines, Iowa. ....	Iowa Legion of Honor.
John G. Mitchell, Baltimore, Md. ....	Heptasophs.
W. O. Rogers, Omaha, Neb. ....	Woodmen of the World.
G. Del Vecchio, Chicago, Ill. ....	Supreme Lodge, Order of Mutual Protection.

*Fraternal Press.*

W. T. Walker, Kansas City, Mo., Ch'm'n. ....	Knights and Ladies of the Fireside.
P. D. Stratton, Sharon, Pa. ....	Protected Home Circle.
Edwin O. Wood, Flint, Mich. ....	Knights of the Loyal Guard.
E. W. Gerard, Crawfordsville, Ind. ....	Tribe of Ben-Hur.
John G. H. Myers, 150 Nassau St., New York City. ....	United Friends.
Mrs. Lillian M. Hollister, Detroit, Mich. ....	Maccabees.
J. W. Myers, Toledo, Ohio. ....	National Union.
John B. Trebler, Baltimore, Md. ....	Legion of Red Cross.
Rev. Samuel P. Lacey, Newark, N. J. ....	Knights and Ladies of the Golden Star.



**A. R. SAVAGE, AUBURN, ME.**

**PRESIDENT 1890-91.**



*Jurisprudence.*

W. R. Spooner, Chairman, 486 E. 117th St., New York City....	Past President.
S. A. Will, Pittsburgh, Pa. ....	Past President.
J. G. Johnson, Peabody, Kan. ....	Past President.
John W. White, Rock Falls, Ill. ....	Modern Woodmen.
John D. Clark, Dayton, Ohio. ....	Independent Order Foresters.
W. T. Walker, Kansas City, Kan. ....	Knights and Ladies of the Fireside.
W. S. Robson, La Grange, Tex. ....	Ancient Order United Workmen.

*Special Committee on Rates.*

H C. Sessions, Sioux Falls, So. Dak. ....	Ancient Order United Workmen.
Frederick A. Draper, No. 8 Oxford St., Malden, Mass. ....	Home Circle.
D. P. Markey, Port Huron, Mich. ....	Maccabees.
Jas. E. Shepard, President, <i>ex officio</i> . ....	Lawrence, Mass.

The business of the Congress being finished, the President declared the Eleventh Annual Session of the National Fraternal Congress adjourned *sine die*.

M. W. SACKETT,  
*Secretary-Treasurer.*

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NOTICE.

The Twelfth Annual Session of the National Fraternal Congress will be held in the city of Baltimore, Md., on the third Tuesday in November, 1898.

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RECOGNITION.

The Congress desires, in a more extended manner than the compass of formal resolutions will permit, to place on record its appreciation of the hospitality and courtesies so profusely tendered to its delegates during their sojourn in the beautiful city of Port Huron.

A brief review of the various entertainments provided will bring forcibly to mind the pleasure enjoyed by the participants.

On the afternoon of the first day, Tuesday, the members and visitors were taken, on board the steamer Conger, for a most enjoyable ride up the St. Clair river and out into lake Huron. In the evening there was an entertainment at the Auditorium, consisting of musical selections, recitations and speeches by prominent citizens of Port Huron and some of the officers of the Congress. There was an immense audience of the citizens of the city, completely filling the large building.

On the afternoon of Wednesday, the representatives enjoyed a trip through the great International Tunnel beneath the St. Clair river, taking them into the Canadian province for a very brief sojourn.

In the evening, at the Hotel Harrington, there was held a banquet, under the auspices of the local committee of arrangements. The menu was a varied and excellent one, displaying the culinary abilities of the chef of this most excellent hotel. The evening was prolonged into the next morning by speeches, witty, wise and otherwise, delivered by various citizens and members.

This closed the stated entertainments, but many of the members enjoyed most pleasant rides about the attractive and hustling city of Port Huron. The recollection of the meeting at the home of Mayor and ex-President Boynton, will long remain in the memories of all who attended.

# APPENDIX

## ANNOUNCEMENT.

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By order of the Congress, it is hereby announced that the National Fraternal Congress is not responsible for any opinion expressed in any paper read before the Congress, nor are said opinions to be taken as the views of the Congress, unless the records of the Congress shall show that an affirmative vote was taken thereon. Members are to be allowed full freedom in expressing their opinions at all times, but they cannot in any manner bind the Congress.

## ANNUAL REPORTS.

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### REPORT OF THE PRESIDENT.

*To the National Fraternal Congress, its Officers and Representatives :*

**BRETHREN**—The eleventh annual session of the Congress promises to be of equal interest and profit with any of those which have preceded it. The attendance will be larger than at any former session, and, with one or two exceptions, the societies composing its membership report progress and prosperity.

Periods of financial depression frequently inaugurate or accelerate movements of great value to mankind, and possibly this fact may, in some measure, account for the wonderful progress of the fraternities during the past few years. Going without life protection is a luxury, incident only to times of unexampled prosperity. Old line life insurance is possible to the ordinary business man only when money is abundant and profits large, but when the times come in which the large majority of men lay awake nights wondering whether the morrow will find them solvent or insolvent, men's thoughts turn to the protection of their families in case of their death, and their necessities cause them to appreciate the moderate cost of protection offered by these orders. So it has come to pass, that during the past year, notwithstanding the hard times, or possibly in some measure by reason of them, nearly every report coming to your officers from the societies has been of large accessions to the membership and to the accumulations in the various funds.



The Secretary's report and the report of the Committee on Statistics will inform you in detail as to the statistics of the societies composing the Congress. During the year five new societies have been admitted, besides several under consideration, making the aggregate of the membership forty-five societies, representing at least two million individual members, with indemnity in force of \$3,000,000,000. During the last year these societies have paid to the widows and orphans of deceased members \$31,000,000, and the total beneficence of this system in the less than thirty years since the first order was organized cannot fall short of \$300,000,000, and this vast sum has doubtless been disbursed with less cost, less delay and less loss from defalcation and otherwise than can be claimed for any other system of philanthropy ever devised. If it is true that "those men will be longest remembered who have done most for humanity," then the names of the men who have been instrumental in founding and developing this great system, some of whom are honored members of this Congress, should not be forgotten while humanity's woes appeal to humanity's sympathy.

#### THE PLAN OF THE CONGRESS.

While I am impressed with the good work which this Congress has done for the fraternal system since it has been organized, I am impelled to say that I think its usefulness could be greatly augmented by organization on a little different basis. I think, as at present organized, the work lacks directness, definiteness, system. The work in our orders is getting to be more and more expert work; expert knowledge in our particular departments is what we need, but the opinion of an expert in one society is not of paramount interest to any but those persons performing similar work in other societies. One hundred delegates assemble in this Congress and most of the time is spent by all in discussing matters, each of which is of interest to but a fraction of the whole. In my judgment, we should aim to make this a Congress of congresses. It now has its Medical

section, a Congress by itself, composed of experts in one branch of our work. This year we will have a similar Congress of Fraternal Editors and Publishers, experts in another branch. We should have a Congress of Attorneys who are experts in our work. We should have a Congress of Supreme Recorders. We should have a Congress of Expert Organizers. The delegates from all the societies should be selected with a view to get for each society all the benefits that can be derived from all these gatherings. The first day of this Congress should be devoted to organization and work of general interest; then one or two days spent divided up into these separate sections, each considering its specialty, and a final day spent all together, a portion of time being devoted to each section desiring general action by the Congress on its particular line. Some such plan would specialize our work, and societies would send delegates, each of whom would be benefited in his particular department, and still the general efficiency of the entire Congress would not be at all impaired.

My experience during the past year has shown no defect in our written constitution and plan of operation, save that suggested above, except this: In our Fraternal Congress uniform law, we define, in the first section, the nature, organization and attributes of a Fraternal Benefit Society. I recommend that the section of our constitution defining the qualifications of societies admitted to membership in this Congress be amended to conform exactly to the provisions of the first section of the uniform law.

#### THE LADIES IN CONGRESS.

It is with pleasure that we welcome this year additional lady delegates to the Congress. I think there is no well-wisher of the fraternal system but rejoices in the interest which is taken by women in the orders. Any sentiment, any movement, which has behind it the indorsement of the women of this nation will live. This system, which is baptized daily by the grateful tears and blessings of widows and orphans everywhere, should be,

for that reason alone, immortal. Some one has said that there is no government that can perish, no institution that can be destroyed, if the patriotism of man be as true and sincere as the silent loyalty and devotion of woman. It would cause a marked improvement in these institutions if the men connected with them had a zeal and interest in their success in keeping with the hopes and desires of their beneficiaries. Then let us gladly welcome any manifestation of this interest, and, whether it takes the form of admission of women to the orders on equal terms with men, or of separate associations composed of and managed by women exclusively, we welcome them to our councils, hoping that they will take their full part in our deliberations and brighten our sessions as much by their participation as they do by their presence.

#### THE MEDICAL SECTION.

It is gratifying to know that the various orders composing the Congress appreciate the value of the medical section, and encourage their supreme medical examiners to attend its sessions. I think there is no person engaged in our work but realizes that as long as the prosperity and perpetuity of the system depends upon a judicious selection of physical risks, so long the system is under bonds to its medical examiners. True, there are some who scan, pretty critically, the death list each month, and venture the opinion that somewhere down the line "some one has blundered," but we are apt to forget that the medical examiner is beset with difficulties unknown to any other official in our system. He is the victim of the unworthy deputy whose interest in the admission fee overshadows his interest in the order. He is the victim of those mistaken sympathetic members who see that a friend is likely soon to die, and who think he ought to die among friends and brethren. He is the victim of the crafty applicant who feels the gnawing of disease before science can detect it, and is impelled to unworthily seek protection for his family. If this Congress

could devise some plan to protect our local examiners from being victimized by these environments, I am convinced that our societies would have little reason to complain of the results of their work. Their section of this Congress presents a practical opportunity for the medical examiners-in-chief to consider these matters and recommend action to the Congress.

I have thought that it might be of value to the orders, and in line with that spirit of co-operation which is our chief cornerstone, if there could be organized in every community a Fraternal Congress board, composed of the local examiners of all the orders organized therein. That every risk examined, about which there was the least question, should be subjected to its consensus of judgment, thus relieving the individual examiner of the embarrassing responsibility of personal rejection, and giving the orders the benefit of a test of physical fitness which might be prescribed by the medical section of this Congress.

It has also occurred to me that the medical examiners of our orders owe it to themselves to devise and put in operation some system of keeping track of rejected applicants, in order to prove the value to the Orders of the system of selection which they have adopted. This thought was emphasized by a history, which was given me lately, of the twenty applicants, who, sixteen years ago, applied for a charter to organize a lodge of one of our leading orders. I was told that when the local medical examiner came to separate the sheep from the goats, he rejected, for apparent cause, seven of the twenty, and his action was sustained by the supreme medical examiner. After sixteen years it is said that of the original twenty, ten are living and ten dead; of the ten dead, eight died of constitutional disease; of the ten living, seven are the original goats who were rejected by the medical examiner, and who seem to be enjoying, at present, a fair degree of health. It is said that one of the most satisfactory things about the medical profession is that it usually buries its mistakes, but this seems to have been a marked exception to that rule. It would seem desirable, at all

events, that some system be adopted for gathering statistics of rejections and of the subsequent history of such cases, and in no other way, it seems to me, can our examiners more directly demonstrate the value of their services to the orders.

#### THE FRATERNAL PRESS.

In this favored age and nation, in which ignorance is a disgrace as well as a misfortune, all forward movements appeal to intelligence and depend largely upon a vigorous press for success. In science, commerce, politics and religion, the press is the active, untiring, ceaseless popular educator, and no successful organizer or leader in any popular movement ever loses sight of this popular lever for influencing public opinion or inciting individual effort.

Perhaps there is no great popular movement which recognizes this fact more fully than the one which this Congress represents. This is proven by the fact that there is scarcely a society, small or great, young or old, weak or powerful, but which operates and controls, either directly or indirectly, a periodical publication of some nature, devoted to its interests, and intended to reach and influence those who are already its members, as well as those whose membership is desired.

The very nature of these societies renders such publications an almost indispensable part of their machinery. The great bond which unites the thousands of scattered units of membership into the powerful whole, if expressed in one word, is "confidence." This confidence is always promoted by full and satisfactory information, and the best, if not the only means of conveying this information, from management to membership, fully and frequently, is through the medium of an official organ, and much of the success of any of our successful societies can be directly traced to the intelligence and wisdom which has directed the one or more journals which are published in its interests.

Aside from the strictly official organs published by our societies, there are many other journals to which our system owes much. The independent publications within certain societies representing no jurisdiction and bound to no interest, but devoted to the good of the order in all its parts, and standing like sentinels on the wall to give warning of impending danger. Those other independent journals, with a still wider field, owing allegiance to no society, but devoted to the interests of the system in general. All of these various journals have strong claims upon the sympathy and support of every well-wisher of fraternity within and without this Congress.

This year, for the first time, the Congress will have with it many of the brethren who have made the fraternal press the factor that it is in our system of protection, and it is hoped that their coming together may result in added efficiency in their particular department, and that the results achieved may justify the addition of such a section as a permanent feature of the future sessions of the Congress.

#### LEGISLATION.

The subject of statutory legislation continues to be the leading question in the Congress. Your committee having charge of this matter will give the Congress an account of the work accomplished during the year.

In some of our States, the uniform bill has been adopted in the exact form recommended by this body. In many other States, the superior wisdom of legislators, or the machinations of rival systems of insurance have resulted in more or less serious modifications, nearly every one of which has proven a detriment to the law in actual operation. The Congress of the United States passed our uniform bill for the government of benefit societies organized or doing business in the District of Columbia during the year. It was also adopted entire in the States of Missouri and Nebraska. The good work done by those

of our members who were in Congress and those who organized successful efforts in these States calls for the commendation of this body. The effort to adopt our law failed in Kansas, because of provisions insisted upon by the legislature, which would have compelled some of our societies to materially modify their plan of organization. Radically wrong legislation, which was proposed in Minnesota, Wisconsin, Colorado, California and Texas, was defeated by the active and timely efforts of our friends in those States. The experience of the year has again demonstrated that the strength of Fraternal Societies is such that, if systematically brought to bear in any of our States, it becomes a force which no legislature will disregard.

The work in this line during the past year has called my attention to the fact that our means of securing the adoption of our uniform law in the various States needs strengthening. This work should be definitely left to the Committee on Legislation, and facilities provided for this committee to do the work. Organizations should be perfected in every State solely for this purpose, *prior* to the meeting of the legislature, and arrangements made so that our bill shall be introduced on the first day of the session, instead of waiting until an obnoxious law has obtained the right of way and then attempting to substitute our law. This method will require the expenditure of some money by this committee, but the end to be attained will amply justify the expense. There is no other means for securing the legislation we desire which is so potent as an organization of local representatives of the societies doing business in the State, specially for this purpose. If our committee would prepare full printed instructions as to plan of organization and methods of work, these local organizations could be formed in any State with very little expense to this Congress, and after such an organization is perfected, any expense incident to its work will ordinarily be borne without question by the societies doing business in that State. With such an organization, harmoniously perfected in advance of the meeting of the legislature, I am cer-

tain that our uniform bill can be put on the statute book of any State, at any session of its legislature.

#### COURT MADE LAWS.

Important as is the subject of legislation to our societies, there is another matter, to some extent kindred in its nature, which is to us fully as important, and which demands our respectful but earnest consideration, and which some agency of this Congress should be competent to meet. I refer to the steady and unfavorable changes which are being effected by the courts in the legal aspect of the contracts and organization of Fraternal Benefit Societies. I have space to cite but a few instances in illustration of my thought.

Since the foundation of this system, it has been the plan that local lodges have been simply groups of members locally contiguous, who have conducted their local affairs independently, and have elected their officers without consultation with, or oversight by, Grand or Supreme bodies. That local lodges collect and remit assessments through local officers. Hence it has been, from the first the theory of these societies that the Grand or Supreme body was not responsible for funds collected until such funds should reach the Supreme Treasury, and that local collecting officers should be agents of the local lodges, or of the members, and not agents of the Supreme body. This is a theory strictly in line with the central idea of the business management of our system. That central idea is that the work and responsibility of conducting the business should be, as much as possible, borne by the members gratuitously, thus saving them, collectively, the expense and supervision of authorized and direct collection machinery, one of the most expensive items of management.

This theory has been directly attacked within the year by a decision in the Federal Court of Tennessee, which court held, in sweeping terms, that the local collection officers are to be con-



sidered, for all purposes within the scope of their duties and powers, the agents of the Grand or Supreme body. The effect of such law, should it be generally adopted by courts, would be revolutionary as to our methods of doing business, as it would put the funds and contracts of all societies at the mercy of these local officers, and place this system, as to agency, on exactly the plane occupied by the old-line life and fire companies. Societies would have, in some instances, thousands of agents, recognized as such by the courts and endowed by them with the power to bind the Supreme bodies in all matters of collection, waiver or estoppel, and yet, under our system, the Supreme body would have not one word to say as to their election to, or continuance in, office. The inevitable effect would be to compel Supreme bodies to supervise, and, by expensive safeguards, render secure, their extensive collection machinery, thus adding to the burdens of their membership a new and large item of expense of management, neither contemplated nor desired by them, and only rendered necessary by this needless "twisting" of their system by the courts.

Another development of the same idea is shown in several suits which have been instituted during the past year, the objects of which have been, on the ground of agency, to hold Supreme bodies and their funds, in large damages, for injuries alleged to have resulted from careless initiations in local lodges. None of these cases have reached a final and authoritative conclusion, but they all bear evidence of the reliance of the litigants and their attorneys on the pronounced tendency of courts to ignore our peculiar organization and plan, and to place us on the same plane as to agency with all other kinds of corporations.

In view of the slender and delicate tie of confidence which binds all our members, and the management selected by them, together into a harmonious and successful whole, there was inserted into our uniform bill a provision forbidding injunction suits against societies of this kind unless the complainant should first submit his grievance to the State Insurance Department, have his con-

tention approved by this supervising bureau, and have it request the Attorney General to bring the suit. This provision, it was agreed on all hands, would secure to every member, with a cause of action properly entitling him and others to relief, an entrance to the proper forum, and the prestige of an endorsement by the State authorities, and at the same time would protect our societies from those vexatious attacks upon their management so utterly groundless in most instances, and always so disturbing to that harmony and serenity which is so necessary to success; but the Illinois Supreme Court, in a recent case, has calmly swept aside the evident and well understood intention of this provision in the Fraternal Society law of that State, by holding that this section has reference only to alleged violations of the contract between the corporation and the State, and cannot be invoked in cases of attack by individual members on the management of the corporation, thus, by a judicial construction, nullifying the intention of this legislation, as understood by those securing it, and opening all the courts of that State to the very class of cases to which, in that and all other States, this legislative enactment was intended to close them.

Did space permit, I could multiply instances in illustration of this point, but those given will fully illustrate my contention that these orders must earnestly contend before the courts for the preservation of the distinguishing characteristics of this system; that it will not do to formulate a correct system of government for an Order, and then sit still and have the courts "construe" it into an old line or open assessment system, that it will be of little value to persuade legislatures to enact such laws as we desire, unless we can go further and persuade courts to construe these laws as they were intended by us when enacted. If those having charge of the legal work of our societies were organized through this Congress, I am satisfied means could be devised whereby a line of decisions could be obtained which would guard our system from being legally merged into foreign and antagonistic systems of insurance, by precedents

originally incorrect, but every year assuming greater force with age and acquiescence.

#### CONCLUSION.

It is astounding to contemplate the giant system of protection which has grown up in this country during the last generation, under the name of fraternal benefit societies. Based upon the two invincible principles of brotherly love and financial co-operation; organized upon a plan which is the essence of simplicity, and which at the same time has proven a masterpiece of efficiency; managed by its members through officials who must be, in fact as well as in theory, the servants and not the masters; carrying untold blessings to thousands of homes made desolate by death and affliction each year; it has become, in this country, the favored system of organized philanthropy of the common people, and it is its crowning glory that it is, like the government it so much resembles—"of the people, by the people and for the people," and while more ambitious financial institutions have tottered and fallen, and while other systems of life protection have earned the enmity of their deluded patrons, the progress in popularity and power of the system whose capstone is this Congress, has been constant, steady and sure from the day on which Father Upchurch first launched his modest venture upon the sea of fraternalism, to this day, when scores of societies, representing millions of members, greet each other through their representatives in this Congress, and proudly point to the system whose integers they are, as one of the marvels of a marvelous century.

I trust that the sessions of the Congress just assembled may be harmonious and pleasant; that through all interchange of views there may run the spirit of forbearance, tolerance and brotherly love; that members may keep constantly in view the general welfare, rather than advantage to some individual Society; that our intercourse with our brethren and sisters of this beautiful city, whose guests we are, may be so delightful that



**ADAM WARNOCK, BOSTON, MASS.**

**PRESIDENT 1891-92.**



its pleasant memories will linger long after regretful goodbyes are said ; and that we each may carry home from this session renewed zeal and earnestness in this great work of organized philanthropy and mercy.

Fraternally submitted,

J. G. JOHNSON,  
*President.*

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## REPORT OF THE SECRETARY AND TREASURER.

PORT HURON, Mich., Oct. 5, 1897.

*To the Officers and Members of the National Fraternal Congress :*

BRETHREN—In compliance with the requirements of the Constitution of the Congress, I submit the following report as Secretary and Treasurer for the term ending October 5, 1897.

### PROCEEDINGS.

Following the usual plan, circular letter was sent to all of the organizations connected with the Congress, requesting notification of the number of copies of proceedings desired. Sufficient responses were received to warrant the publication of 7,000 copies. This increased number over previous issues was caused by the Independent Order of Foresters (Canada) ordering 3,000 copies for its own use. With this exception, the number ordered by the other societies was about the same as last year. The total cost of proceedings was \$770.15, and the receipts from this source, \$651.95.

### STATISTICAL REPORTS.

The usual annual reports for the year 1896 have been received and turned over to the Committee on Statistics for computation.

Following the suggestion of the Congress last meeting, a blank form of report was prepared, requesting the different

societies to make report of increase in membership; amount paid out; protection in force, etc., from January 1 to September 1, 1897. This request has not been fully complied with, and a number of the societies have neglected and others have refused to make the report. The objection is made that the books are not closed for the year, and, that it is difficult and burdensome to make statements for a portion of a year. Further objection is made that a supplementary report is not wise, as it is more or less incorrect, and subserves no good purpose; the annual report being more full, complete and reliable. Unless complete reports can be had, it would be better not to endeavor to gather this supplemental report.

#### NEW SOCIETIES ADMITTED.

The committee on membership have approved the following applications for membership during the year :

Knights and Ladies of the Fireside, Kansas City, Mo.  
Catholic Benevolent Legion, Brooklyn, N. Y.  
Supreme Court of Honor, Springfield, Ill.  
National Aid Association, Topeka, Kan.  
Ladies' Catholic Benevolent Association, Erie, Pa.  
Royal Neighbors of America, Peoria, Ill.

In addition to the above, the Knights of the Golden Rule, Cincinnati, O., has renewed its membership.

A number of other organizations have made application, but not coming within the limits prescribed by our laws, have been rejected.

#### GENERAL REMARKS.

The past year has been one calling for unusual activity on the part of the officers and committees of the Congress. The large number of State legislatures in session required constant watchfulness, that no adverse legislation be enacted. In as far as possible the Uniform Bill has been introduced and urged to

passage. In no case where the efforts of the Congress have been brought into action has failure been had. The details of this subject will be fully set forth in the report of the President and Committee on Legislation.

Each recurring year bears increasing evidence of the utility of the Congress. No longer with timidity does it approach State legislatures or even the Congress of the United States demanding recognition and protection of the rights of the various societies enrolled among its membership. What one society would be powerless to do, the influence of the Congress can readily obtain.

This fact, now so widely recognized, brings with it a danger that cannot be too carefully guarded. Numerous societies and schemes of doubtful character are seeking admission to the Congress, in order that confidence may be generated in their unsound undertakings. With increased vigilance and the closest scrutiny should we hold aloof from giving the endorsement of the Congress to any organization that does not come within the strict letter of our law.

In educational lines the influence of the Congress has been widespread and effective. At no time in the history of Fraternal Protection has there been such earnest search upon the part of all societies to ascertain their true condition, and determine the measure of their future financial solvency. The question first raised by the Congress, three years ago, has been most fruitful in stimulating inquiry in this direction. If there had been no other ends to accomplish, this in itself is more than a sufficient warrant for the existence of the Congress.

To my mind, the work of the Congress has but just begun. The future opens up a still more prolific field of effort in the guidance of our various organizations, to the adoption of methods that give positive assurance of future security and permanence.



While Fraternal Protection stands forth distinct from all other systems of life insurance, still there enter into it problems of like import, the correct determination of which equally demand our earnest study and solution. In this study and solution all societies in the Congress are alike vitally interested.

Our system to-day commands the attention and enjoys the confidence of the general public. Our constant effort should be to retain this enviable position, and in no way can this be accomplished except along the lines that past experience points out as safe and secure.

This Congress, composed as it is of those who stand at the head of our societies, and in whose hands their destinies rest, has within it the intelligence to point out the line of safety, and I feel confident that whatever your united wisdom may dictate as the course to follow, will not only receive the endorsement of the membership, but also cement and render enduring our hold on the public at large.

#### FINANCIAL STATEMENT.

The following is a correct statement of receipts and disbursements of the funds of the Congress, from its last meeting up to the present time :

#### RECEIPTS AND DISBURSEMENTS FROM NOV. 17, 1896, TO OCT. 1, 1897.

1896.		RECEIPTS.	
Balance in hands Secretary-Treasurer Nov. 17, 1896.....	\$	879.78	
Nov. 22, Ancient Order of the Pyramids, Membership Fee 1896....		30.00	
22, Knights and Ladies of Security, Membership Fee 1896. . .		30.00	
22, Knights and Ladies of Security, Proceedings Account.....		10.00	
22, Woodmen of the World, Membership Fee 1896.....		61.50	
27, American Legion of Honor, Membership Fee 1896.....		58.00	
Dec. 2, Royal Society of Good Fellows, Proceedings Account.....		25.00	
2, Independent Order Foresters (Canada), Proceedings Account .....		2.00	
9, Knights of the Loyal Guard, Proceedings Account.....		1.50	
22, Fraternal Legion, Proceedings Account.....		4.00	

1897.

<b>Feb.</b>	2, Fraternal Union of America, Proceedings Account.....	\$ 2.50
	2, National Provident Union, Proceedings Account.....	5.00
	4, Knights and Ladies of the Golden Star, Proceedings Account.....	2.00
	4, Royal Templars of Temperance, Proceedings Account ...	1.00
	4, National Union, Proceedings Account.....	10.00
	5, Fraternal Mystic Circle, Proceedings Account.....	5.00
	5, Order Mutual Protection, Proceedings Account.....	1.50
	5, Knights and Ladies of Honor, Proceedings Account.....	2.50
	5, Independent Order of Foresters (Canada), Proceedings Acc't	298.90
	8, Order Golden Chain, Proceedings Account.....	5.00
	8, Knights of the Golden Rule, Proceedings Account.....	2.50
	12, Ancient Order United Workmen, Membership Fee..	150.00
	12, Ancient Order United Workmen, Proceedings Account....	40.00
	12, National Reserve Association, Proceedings' Account....	2.50
	12, Knights of the Maccabees (Sup. Tent), Proceedings Acc't.	30.00
	12, Order Select Friends, Proceedings Account.....	2.50
	12, Empire Knights of Relief, Proceedings Account.....	1.00
	12, Equitable Aid Union, Proceedings Account .....	5.00
	13, American Legion of Honor, Proceedings Account.....	5.00
	15, Improved Order Heptasophs, Proceedings Account.....	10.00
	15, Loyal Additional Benefit Association, Proceedings Account	5.00
	15, Independent Order of Foresters (Canada), Proceedings Acc't	1.50
	19, Protected Home Circle, Proceedings Account.....	10.00
	19, Modern Woodmen of America, Proceedings Account....	15.00
	20, Iowa Legion of Honor, Proceedings Account.....	6.00
	20, United Order Pilgrim Fathers, Proceedings Account.....	40.00
	22, Shield of Honor, Proceedings Account.....	7.50
	23, Woodmen of the World, Proceedings Account.....	5.00
	24, Royal Arcanum, Proceedings Account.....	15.00
	25, Order United Friends, Proceedings Account .....	5.00
	25, Legion of the Red Cross, Proceedings Account.....	2.50
	26, Ancient Order of the Pyramids, Proceedings Account....	2.00
	28, Artisans' Order Mutual Protection, Proceedings Account..	2.50
<b>Mch.</b>	8, New England Order of Protection, Proceedings Account..	5.00
	11, Knights of Maccabees (G'd Tent Mich.), Proceedings Acc't	10.00
	15, Home Circle, Proceedings Account .....	15.00
	24, Knights and Ladies Golden Star, Membership Fee....	40.00
	31, Independent Order Foresters (Canada), Membership Fee .	185.00
	31, Protected Home Circle, Membership Fee.....	50.00
<b>Apr.</b>	12, National Union, Membership Fee.....	80.00
	26, Royal Society of Good Fellows, Membership Fee.....	45.00

May 21, Fraternal Legion, Membership Fee.....	\$ 85 00
27, United Order Golden Cross, Proceedings Account. ....	10.00
June 18, New England Order of Protection, Membership Fee.....	55.00
18, Knights of Honor, Proceedings Account.....	10.00
22, Shield of Honor, Membership Fee.....	30.00
29, Modern Woodmen of America, Membership Fee.....	150.00
July 15, Improved Order of Heptasophs, Membership Fee.....	60.00
29, Fraternal Aid Association, Proceedings Account.....	2.50
Aug. 19, Iowa Legion of Honor, Membership Fee.....	40.00
Sept. 1, Order of the Golden Chain, Membership Fee.....	40.00
7, Order of United Friends, Membership Fee.....	45.00
13, Fraternal Aid Association, Membership Fee.....	35.00
13, Royal Templars of Temperance, Membership Fee.....	45.00
13, Home Circle, Membership Fee.....	40.00
13, Tribe of Ben-Hur, Membership Fee.....	40.00
13, Fraternal Mystic Circle, Membership Fee.....	45.00
13, Knights of the Loyal Guard, Membership Fee.....	35.00
14, Knights and Ladies of the Fireside, Membership Fee.....	35.00
14, Supreme Lodge Order Mutual Protection, Membership Fee	35.00
15, Empire Knights of Relief, Membership Fee.....	35.00
16, United Order Pilgrim Fathers, Membership Fee .....	55.00
16, Legion of the Red Cross, Membership Fee.....	35.00
16, Woodmen of the World (Pacific Coast), Additional Member- ship Fee.....	25.00
17, Royal Arcanum, Membership Fee.....	150.00
20, Artisans' Order Mutual Protection, Membership Fee... ..	35.00
20, Woodmen of the World (Sov. Camp), Membership Fee....	58.00
20, Fraternal Union of America, Membership Fee.....	35.00
20, Knights of Maccabees, Membership Fee... ..	150.00
20, Knights and Ladies of Security, Proceedings Account....	10.00
20, Knights and Ladies of Security, Membership Fee.....	35.00
25, National Reserve Association, Membership Fee.....	35.00
25, National Aid Association, Membership Fee.....	35.00
25, Loyal Additional Benefit Association, Membership Fee....	40.00
25, Knights of Honor, Membership Fee.....	120.00
25, Supreme Court of Honor, Membership Fee... ..	45.00
25, Catholic Benevolent Legion, Membership Fee.....	80.00
27, Knights and Ladies of Security (Add'l) Membership Fee	15.00
30, American Legion of Honor, Membership Fee .....	55.00
Cash Sales of Proceedings, Proceedings Account. ....	3.05
Total.....	\$ 4,014.23

1896.

## DISBURSEMENTS.

Bills paid as per audit of Finance Committee, Session 1896		\$ 798.00
<b>Dec.</b>	8, M. W. Sackett, Sec'y-Treas., Sundry Exp., Session 1896..	6.60
	8, M. W. Sackett, Sec'y-Treas., Telegraph bill.....	1.21
	8, Baker, Jones & Co., Binding Proceedings.....	4.50
	8, McCoy & Calvin, Official Circulars.....	6.50
	8, Tribune Publishing Co., Letter Heads and Envelopes.....	6.75
	8, Fraternal Monitor Co., Stenographic report of Proceedings	50.00

1897.

<b>Feb.</b>	5, M. W. Sackett, Sec'y-Treas., Salary for quarter.....	125.00
	13, M. W. Sackett, Sec'y-Treas., Postage, Exchange and Sundry Expenses.....	47.69
	13, E. A. Hempstead, Official Circulars.....	20.50
	18, Baker, Jones & Co., on acc't printing Proceedings.....	500.00
	28, Western Union Telegraph Co., Telegraphing in February..	12.58
<b>Mch.</b>	8, Western Union Telegraph Co., Telegraphing in February..	22.72
	29, John Haskell, Butler, Telegrams and Postage.....	21.50
<b>April</b>	5, M. W. Sackett, Sec'y-Treas., Salary for quarter.....	125.00
	5, J. G. Johnson, Pres., Expenses to St. Louis, Mo., and La-Crosse, Wis. ....	67.04
	5, M. W. Sackett, Sec'y-Treas., Telegraph and Postage.....	5.63
	23, Joseph E. Riggs, Bill Expenses, Kansas Legislation.....	11.28
<b>May</b>	14, Western Union Telegraph Co., Telegraphing for April....	7.95
<b>June</b>	21, Baker, Jones & Co., Balance bill for printing Proceedings.	270.15
	21, McCoy & Calvin, Printing Circulars, Certificates, etc. ....	7.75
	21, M. W. Sackett, Sec'y-Treas., Postage, Telegraphing, etc..	2.66
	21, Baker, Jones & Co., Annual Report Blanks.....	11.00
	21, J. G. Johnson, Pres., Expenses to Madison, Wis., etc.....	26.15
<b>July</b>	6, Fraternal Societies, Co-Operative Ind. Union, Assessment on Bond.....	2.00
	12, M. W. Sackett, Sec'y-Treas., Salary for quarter.....	125.00
<b>Sept</b>	2, E. A. Hempstead, P. M., Postage Stamps.....	6.00
	14, M. W. Sackett, Sec'y-Treas., Salary for quarter.....	125.00
	17, Tribune Publishing Co., 500 envelopes.....	1.50
	28, McCoy & Calvin, Printing Reports and Circulars. ....	10.25
	28, M. W. Sackett, Sec'y-Treas., Postage Stamps.....	2.00
	Balance in hands of Sec'y-Treas., Oct. 1, 1897 .....	1,584.32
<b>Total.....</b>		<b>\$ 4,014.23</b>

## SUMMARY.

## RECEIPTS.

Balance in hands Sec'y-Treas., Nov. 17, 1896.....	\$ 879.78
Receipts from sale of Proceedings.....	651.95
Receipts from Membership Fees.....	2,482.50
	<hr/>
	\$ 4,014.23

## DISBURSEMENTS.

Sundry Bills and Appropriations, Session 1896.....	\$ 798.00
Printing Proceedings, 1897, (7,000 copies).....	770.15
Salary of Sec'y-Treas., one year.....	500.00
Sundry Bills of Expenses, since last session.....	361.76
Balance in hands Sec'y-Treas., Oct. 1, 1897.....	1,584.82
	<hr/>
	\$ 4,014.23

Respectfully submitted,

M. W. SACKETT,  
Secretary-Treasurer.

## REPORT OF THE COMMITTEE ON STATISTICS AND GOOD OF THE ORDERS.

PORT HURON, MICH., October 5th, 1897.

*To the National Fraternal Congress :*

Your Committee on Statistics and Good of the Orders submit the following report :

No special work was assigned to this committee at the last session of the Congress, We have compared and tabulated the reports of the orders represented here and submit the same as part of this report. (Tables A, B, C.)

In the year 1895 there were 41 orders represented in the Congress, only one of which made no report to this committee. This year there are 44 orders represented, four of which made no report to this committee, leaving 40 orders reporting for 1896, the same number as reported for 1895.

These changes in the make up of the Congress make our comparisons of the work of the orders reporting for 1896, with that of the orders reporting for 1895, instead of with the work of the same orders for both years, and while they do not make any radical difference in the figures, it is well to understand the manner in which the comparisons are made.

#### MEMBERSHIP.

The 40 orders reporting to the Congress last year had at the close of 1895 a combined membership of 1,627,414, of which 1,587,859 were benefit members and 39,555 were social members. The net gain in membership for 1895 having been 165,544 and the number of benefit members admitted by them during that year was 323,011, while the 40 orders reporting to this Congress show a total membership of 1,780,440 at the close of 1896, of which 1,732,230 were benefit members and 48,210 were social members, a net gain for the year 1896 in benefit members of 144,371, and in social members of 8,655, or a total net gain in membership for 1896 of 153,026. As compared with the net gain for 1895 this shows a falling off of 12,518, notwithstanding the fact that there were 15,665 more benefit members admitted in 1896 than in 1895. This loss is accounted for in the greater number of lapses in 1896 than in 1895. In 1895 the orders reporting showed 136,606 lapses among benefit members, while for 1896 they show 175,543, an increase of 38,937.

#### PROTECTION.

The amount represented by the certificates written in 1896 was \$557,323,650, an increase of \$460,169 over the amount written in 1895, and the total amount of protection in force at the close of 1896 was \$3,259,128,950. The average amount of each certificate in force was \$1,880, somewhat less than in 1895, when the amount was \$1,903. The average amount of each certificate terminated otherwise than by death was \$1,832.

## COST OF PROTECTION.

The amount distributed among the beneficiaries of deceased members during 1896 was \$31,087,297. The average amount of each certificate matured by death was \$1,967. The average amount paid by each member into the benefit funds during the year was \$18, or a little less than \$10 for each \$1,000 of benefits represented. This is about the same as the cost has been per \$1,000 during the past five years.

## MORTALITY.

The orders that reported last year had 14,322 deaths during 1895 on an average membership of \$1,501,772, or at the rate of 9.53 per 1,000. The reports for 1896 herewith submitted show 15,799 deaths on an average membership of \$1,662,698, or at the rate of 9.79 per 1,000, an increase of 26 deaths on each 100,000 lives exposed over the previous year. It will be observed, however, that our condition in this respect is first-class, and that our mortality in 1896 was lower than in any year since 1892, except 1895. In 1892 the mortality of the orders reporting to the Congress was 10.69, in 1893 it was 10.42, in 1894 it was 9.92.

## LAPSES.

During the year 1896 there were 175,543 certificates lapsed, representing protection to the amount of \$321,608,150. This was a loss of 108 per 1,000 members on the average membership for the year, as compared with 97 per 1,000 in 1895, 95 per 1,000 in 1894, 96 per 1,000 in 1893 and 68 per 1,000 in 1892.

All experience shows that lapses occur more frequently in the first three years of membership than later, and also that in most instances the members who allow their certificates to lapse are not those whose "risk" has become impaired. In other words, they are either recently from the medical examiner or they are still in good health and within the age limit now prescribed by the various orders. There are some exceptions to this rule. In

cases where the rate of mortality has gone very high and where radical changes in the laws of some of the orders have been made, a larger number of lapses has resulted, and even in these cases it will be found true that the poorer risks have remained.

We may properly ask, what is the effect of lapses upon the business of the orders? Does it affect them favorably or unfavorably? And in our endeavor to answer these questions we are not favored with anything in the way of reports from the orders to the Congress that throws much light upon the subject. We all know, as a general proposition, it is the "good risk" that lapses and the poorer one that remains. We know that the tendency to lapse is greater among the young men than among the older ones. We know that in such cases, unless the order can replace the lapsed member with one equally as good physically, there is a loss in vitality, and we know also that it is expensive to recruit our membership. In every case, when a certificate lapses, there may not only be a loss to the benefit fund, but there is a loss to the expense fund of both the grand or supreme body and to the subordinate body. A loss here will or may have its bearing upon the benefit fund, since it may impair the power of the body to carry on its work as effectually as it otherwise would do, resulting in fewer new members secured during a given period of time. Whatever expense is incurred in securing the new member in such cases is a loss which would have been saved but for the lapse of that certificate. It would be difficult to determine the expense to the orders made necessary on account of lapses, as the expense varies with the different orders. There are a few orders represented in the Congress where there may be some gain in the case of lapses—those in which the amount paid by each member to the benefit fund in the early years of his membership is greater than the current cost of mortality—even then there can be no gain except in so far as any "surplus" contributed by the member exceeds the cost of replacing his membership by an equally good risk.



The orders represented here should make reports to the Congress that would give us data from which we could definitely ascertain the effect of lapses on the benefit funds and the mortality. We all experience the greatest loss by lapses during the first three years of membership. The average duration of membership of deceased members is greater than that of lapsed members, and the average amount of certificates terminated by death is greater than in the case of those terminated by lapse. We also learn from our reports that the average certificate allowed to lapse is less than the average in force, all of which shows that lapses are against the best interest of the orders. Some strange conditions are observed in this matter of lapses. The order showing for 1896 the highest number of lapses—460 per 1,000—had a death rate of only 3.69 per 1,000, which was lower than any other order, save one, while the order showing the smallest number of lapses—17 per 1,000—had a death rate of 6.08 per 1,000. The order showing the next highest percentage of lapses—458 per 1,000—had a mortality of 19.01 per 1,000 (the highest mortality reported to the Congress), and the order showing next to the lowest percentage—24 to the 1,000—had a mortality of 9.45 per 1,000, slightly below the average mortality reported by all the orders.

Fifteen of the orders in which the rate of mortality was above 10 to the thousand, and where the average was 13.78, show an average loss by lapses of 147 per 1,000, while the 25 orders in which the mortality was less than 10 to the thousand and where the average was only 638, show the same average loss from lapses as the former group.

This condition does not result from lack of faith in fraternal beneficiary orders, but, as your committee believes, from other causes. It is noticeable that orders operating largely or exclusively in the Eastern or New England States show a smaller ratio of lapses than those that operate largely in the West. The eastern people are more conservative, they are more acquainted with the value of such protection and they have

fewer of the new orders operating there than there are in the West. The orders which are the strongest numerically in the East and which secure the greatest number of new members, are all substantially on a par as to cost of protection. Few of the new ones have their headquarters in that section of the country. There is not as much nor the same kind of competition in that section, and there is no doubt but what competition is one of the chief causes of lapses.

Your committee being fully satisfied that so great a number of lapses is not beneficial, and that the orders which show the smallest ratio of lapses, other conditions being equal, are in the best condition, desire to submit for your consideration some of the causes that seem to have contributed to this situation. The fact that 175,543 certificates lapsed last year does not mean that that number of persons dropped their membership in fraternal beneficiary orders, or that these persons have lost confidence in the system which furnishes protection at a smaller expense than any other in existence. It will be observed that this great increase in lapses occurred during the years when the business and industrial interests of our country were most seriously embarrassed and depressed, when employment was less certain for all those from whom the ranks of the fraternal beneficiary orders are principally recruited, and it is probable that thousands of certificates were allowed to lapse in 1896 from lack of means to keep them in force, the "hard times" being assigned as the cause. Another prolific cause is found in the ease with which persons may now become members of a fraternal beneficiary order. Scores of new ones have sprung into existence during the past three or four years, of which this Congress has no official notice. They are all anxious to secure business, are usually under the "mortuary assessment plan," under which the expense of membership during the past five years is apt to be only nominal, and by doing away with or reducing to a small amount the cost of admission, have prevailed upon thousands of certificate holders in the orders here represented to unite with

them and thus allow their former certificates to lapse. Another cause will be found in the fact that thousands who held membership in two or more orders have been obliged to reduce the amount of their protection. This is evidenced by the fact that many have availed themselves of the privilege in some of the orders of reducing the benefits carried where it could be done. In such cases one or more certificates must be numbered among the lapsed.

Lapses of this nature do not argue against the system, but rather call our attention to the fact that so long as the orders are managed on their present basis and so long as new orders are organized on similar plans, thus offering to the public present protection at prices so varied, we may expect the ratio of lapses to membership to increase, with an increasing mortality in the older orders, until it reaches that point where reorganization or death is the only alternative. The conditions and causes above mentioned, under the present system, cannot be done away with, and the only result of such competition must be the "survival of the fittest," or in other words the orders will rise, serve their purpose for a time, and then be succeeded by another class, who in due time will follow them. This course will not serve the purpose for which the fraternal beneficiary orders came into existence, and does not reflect credit upon those who make up their membership or manage their affairs. Such unequal and unwise competition among these orders will be as fatal as similar competition among merchants. If one merchant was selling cotton cloth for three cents per yard, while another was selling the same article for five cents per yard, we would hardly expect the latter to sell much of that cloth, even though he were only charging the fair value of the article. The competition would be unfair to the latter and eventually disastrous to the former, because the more cloth he sold the greater would be his loss. This is practically the situation to-day among the orders here represented as well as among those not represented. The amount collected for protection in one order being less than \$3.50 and in

others from \$10 upward as high as \$19. The real *cost of protection* is as well known as that of cotton cloth. The experience of the orders represented here has demonstrated what it is to-day among a membership of nearly 2,000,000, embracing every section of our country and every class of our people, not for a single year, but for a series of years. This experience is corroborated by that of all Insurance Companies as well as by the mortality tables. And yet it was possible in 1896 for one order here represented to provide protection for \$3.45 per \$1,000, while the average cost to all the orders was \$9.79 per \$1,000. We all know that every Order that is to-day providing protection for an average price of less than \$10 per \$1,000 where its average age is even under forty years, is doing so at the expense of its future membership. That in so doing it is assuming obligations which can only be redeemed by an increase in the annual cost of protection, which will be practically a prohibition to new members, and result in the suspension of all those who are able to get protection elsewhere. That such a system takes no account of the ever increasing burden resulting from the increasing age of members, nor of the fact that as the average age increases under such a system, resulting in an increased mortality and correspondingly increased cost per year for protection, that growth will cease and decay must result. It may not be news to many of us, but it is no less true, that every order represented in this Congress that shows a death rate for 1896 of 11 and upwards to each 1,000 lives exposed shows also a net loss in membership. There are eleven orders of this class. They have been doing business an average of 17 years. The percentage of new members admitted last year was 7 $\frac{1}{4}$ . The number of lapses 175 per 1,000, and the total net loss in membership was 32,679, on an average membership of 285,093. The average length of time all the orders in the Congress have been doing business is 13 years. The average mortality of the eleven orders above referred to when they had been doing business an average of 13 years was 11.74, while for 1896, or when they had been doing business an average of 17 years, it had risen to 16.4.

It will be observed that the Congress, as a whole, shows a better condition than the eleven orders referred to did at the same average age, in matter of mortality—9.79, as compared with 11.74, yet it is true of every order that when the death rate has reached a point above the average now and for several years prevailing in the Congress, growth stops, new members cannot easily be secured and old ones lapse. What the remedy for these conditions is your committee does not suggest, but either through this Congress or the individual orders, the necessary remedy must be applied. The trust committed to their care is too great and sacred to be hazarded by such conditions, when it is possible to better them. The competition of the past five years is insignificant in comparison with what may reasonably be expected the next five years. The life insurance companies, both old line and mutuals, in their respective classes, charge substantially the same price for protection, and the fact that they charge too much, and in the case of the former, about twice its value and its actual cost—does not alter the other fact that each system *could* furnish protection at about what it costs on an average among the orders here represented. *They could, but they do not*, and it is this fact, to-day so generally known, that not only gave rise to our system, but that has recommended it during all the years since 1867 down to the present, and that will ever be one of its chief recommendations. Some years ago these companies very generally indulged in a practice which was known as “rebating,” until it became necessary for the legislatures to interfere and impose heavy penalties therefor. If there was reason for such interference to protect the interests of the policy holders in these companies, and prevent scandal and loss, is there not much more reason why the interests of *our* members should be protected against a system that holds out inducements to those who are young in years and blessed with good health to remain in the orders only so long as protection can be afforded them at less than its average cost?

We append to this report as “Table D” the schedule of min-

imum rates which will be required after June, 1898, to be collected by every new organization admitted to do business in the Province of Ontario. This table was prepared by the Honorable J. Howard Hunter, Registrar of Friendly Societies for Ontario, and from all the experience of the past the rates would seem to be sufficiently high. Mr. Hunter is a close student of all insurance questions, and has with great care, and after thorough investigation, prepared this table from data which he believes justifies the rates fixed. They are much higher than the experience of Fraternal Orders thus far requires, but whether they are too high or too low is not so serious or important a matter as that all orders must have practically the same rates. If they prove too low the legislature can raise them, while if too high the same power can reduce them. These rates do not include any allowance for expenses. *In the matter of collections for the benefit fund there is no fair field for competition, but in the matter of expense of management and general conduct of the business there is a legitimate opportunity for competition, and to this department of our work should it, in the main, be confined.*

From all that has been said on this subject and from all we can learn we are of the opinion that lapses as they generally occur are harmful, and that as much effort should be put forth to prevent them as to secure new members.

#### BENEFIT FUND AND BALANCES.

The orders reporting show an increase in the balance on hand in the benefit fund of \$831,086 at the close of 1896 over 1895. Twelve of the orders reporting have a reserve or emergency fund, while two of them have a surplus fund in the nature of an emergency fund. The total balance in the benefit funds, including reserve and emergency funds, at the close of 1896, was \$3,836,371, and the total of benefits paid by the orders included in this report from their organization to the close of 1896 is \$260,923,950.

## EXPENSE OF MANAGEMENT.

The volume of business done in 1896 as compared with 1895 was much greater in every department, and yet the expenses, comparatively, were considerably less. In 1895 the average expense per capita was \$1.46, while in 1896 it was only \$1.35 notwithstanding that in the latter year the benefit members secured were 15,665 more than in 1895. Measuring our expenses by the amount of benefits paid and we find that it only cost  $7\frac{1}{2}$  cents to handle each dollar of the money distributed to the beneficiaries of deceased members as compared with  $8\frac{1}{4}$  cents in 1895. And measure by the volume of business on the books, the amount of protection in force at the end of the year, the expense of taking care of it in 1896 was only 72 cents per \$1,000 as compared with \$1.10 in 1895.

Table "C" of this report embraces the reports from 31 orders represented in the Congress, showing their progress for the first eight months of this year, 1897.

We regret that we were unable to secure reports from all the orders represented. All were asked, but some were unable to comply.

Those that did comply show a marked improvement over 1896, the net increase being 27 per cent. greater, and only three of them fail to show substantial gains.

We also append a table showing the membership, number of deaths and death rate of the twenty-seven oldest orders here represented for the years 1887 to and including 1896, being a continuation of the table presented by this committee at the session of the Congress held at Toronto, in 1895, as prepared by the Chairman of the Committee, J. E. Shepard. This table presents much of interest to all the orders and will well repay a careful perusal.

The work of this Congress has been of great help to all the orders, and may be of much more, but whether so or not will

depend upon how much use they make of its suggestions. Mistakes have been made in the past, when we were without light except as it came from the life insurance companies. Our orders having been organized as a protest against the system and charges of life insurance companies, it was quite natural that we should have kept quite apart from anything that smacked of insurance ideas. In our gropings in the dark we have many times stumbled and fallen, but that is no reason why we may not now or later be able to walk. We need only to profit by the combined experience of the past and walk in its light to carry to perfection this great movement "of the people, by the people and for the people." There are still elements of weakness in the system that can be and should be eliminated, *and the fear of each other is to-day the greatest obstacle to such action.* The National Fraternal Congress was organized to help all those who were members of it. The welfare of all is of more importance than that of any one. The perpetuity of the system is paramount to the continued existence of any one order, and we should all be anxious to know the truth even if it be something that reflects upon our own institution, because only in this way can be brought about such changes as time and experience make necessary. There is to-day no occasion for alarm. On the other hand we have great and abundant reason for congratulations, but we have passed the day, your committee hopes, when we will let our zeal and enthusiasm over the great work being done blind our eyes to the needs of the future as well as those of the present.

D. P. MARKEY,  
D. E. STEVENS,  
H. A. WARNER,  
E. R. HUTCHINS,  
B. F. NELSON,  
W. O. ROBSON,  
F. L. BROWN,

*Committee.*





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TABLE D.

AGE AT ENTRY.	NET LEVEL PREMIUM FOR ALL-LIFE INSURANCE OF \$1,000.			
	Yearly, in Advance.	Half-Yearly, in Advance.	Quarterly, in Advance.	Monthly, in Advance.
18.....	\$ 9.86	\$ 5.00	\$ 2.51	\$ .84
19.....	10.20	5.18	2.60	.87
20.....	10.55	5.36	2.69	.90
21.....	10.91	5.53	2.78	.93
22.....	11.28	5.71	2.87	.96
23.....	11.66	5.89	2.96	.99
24.....	12.03	6.07	3.05	1.02
25.....	12.42	6.25	3.14	1.05
26.....	12.76	6.43	3.23	1.08
27.....	13.12	6.60	3.32	1.11
28.....	13.49	6.78	3.41	1.14
29.....	13.87	7.02	3.53	1.18
30.....	14.31	7.20	3.62	1.21
31.....	14.76	7.44	3.74	1.25
32.....	15.22	7.68	3.86	1.29
33.....	15.73	7.91	3.98	1.33
34.....	16.25	8.21	4.13	1.38
35.....	16.82	8.51	4.28	1.43
36.....	17.42	8.81	4.43	1.48
37.....	18.05	9.10	4.57	1.53
38.....	18.71	9.46	4.75	1.59
39.....	19.42	9.82	4.93	1.65
40.....	20.18	10.17	5.11	1.71
41.....	20.97	10.59	5.32	1.78
42.....	21.81	11.01	5.53	1.85
43.....	22.70	11.48	5.77	1.93
44.....	23.65	11.96	6.01	2.01
45.....	24.66	12.44	6.25	2.09
46.....	25.72	12.97	6.52	2.18
47.....	27.81	13.80	6.94	2.32
48.....	28.10	14.16	7.12	2.38
49.....	29.36	14.82	7.45	2.49
50.....	30.72	15.53	7.80	2.61
51.....	32.17	16.24	8.16	2.73
52.....	33.71	17.02	8.55	2.86
53.....	35.34	17.85	8.97	3.00
54.....	37.07	18.74	9.42	3.15
55.....	38.94	19.64	9.87	3.30











M. G. JEFFRIES, JANESVILLE, WIS.

PRESIDENT 1892 93.



## MEDICAL SECTION.

PROCEEDINGS OF THE MEETING OF THE MEDICAL EXAMINERS-  
IN-CHIEF, HELD AT PORT HURON, MICH., OCTOBER  
6TH AND 7TH, 1897.

### MORNING SESSION.

PORT HURON, MICH., October 6, 1897.

The Medical Section of the Congress was called to order at 9.30 A. M., Dr. C. A. McCollum, Chairman of the Section, in the Chair, and Dr. Thomas Millman, Secretary.

The following Medical Examiners-in-Chief were reported enrolled as members of the Section :

C. A. McCollum, M. D., Minneapolis, Minn.	Modern Woodmen of America.
D. H. Shields, M. D., Hannibal, Mo.	Ancient Order United Workmen.
Henry Jamison, M. D., Indianapolis, Ind.	Chosen Friends.
Philip A. McCrae, M. D., Buffalo, N. Y.	Empire Knights of Relief.
S. J. Anderson, M. D., Lawrence, Kan.	Fraternal Aid Association.
J. W. P. Bates, M. D., Baltimore, Md.	Fraternal Legion.
F. S. Wagenhals, M. D., Columbus, Ohio.	Fraternal Mystic Circle.
Thomas Opie, M. D., Baltimore, Md.	Golden Chain.
J. H. Christian, M. D., Baltimore, Md.	Improved Order Heptasophs.
Thomas Millman, M. D., Toronto, Ont., Canada.	Independent Order Foresters.
H. A. Warner, M. D., Topeka, Kan.	Knights and Ladies of Security.
R. E. Moss, M. D., Port Huron, Mich.	Knights of Maccabees.
Orson Millard, M. D., Flint, Mich.	Knights of the Loyal Guard.
W. K. Harrison, M. D., Chicago, Ill.	Order of Mutual Protection.
J. T. Craig, M. D., Kansas City, Mo.	National Reserve Association.

M. R. Brown, M. D., Chicago, Ill.....	National Union.
S. Heilman, M. D., Sharon, Pa.....	Protected Home Circle.
W. G. Weaver, M. D., Wilkesbarre, Pa.....	Royal Society of Good Fellows.
J. W. Grosvenor, M. D., Buffalo, N. Y.....	Royal Templars of Temperance.
J. F. Davidson, M. D., Crawfordsville, Ind.....	Tribe of Ben Hur.
J. D. Young, M. D., Winthrop, Mass.....	United Order Golden Cross.
W. O. Rodgers, M. D., Omaha, Neb. ....	Woodmen of the World.
C. S. Chase, M. D., Waterloo, Iowa... ..	Iowa Legion of Honor.
C. S. McClintock, M. D., Topeka, Kan.....	Ancient Order of Pyramids.
Van R. Tindal, M. D., Philadelphia, Pa ..	Artisans' Order Mutual Protection.
Geo. R. Kuhn, M. D., Brooklyn, N. Y. ....	Catholic Benevolent Legion.
S. J. Anderson, M. D., Lawrence, Kan .....	Fraternal Aid Association.
Thomas Wateman, M. D., Boston, Mass.....	Home Circle.
C. C. Higgins, M. D., Chicago, Ill.....	Knights of Golden Rule.
H. S. Dalton, M. D., St. Louis, Mo.....	Knights of Honor.
F. W. Dunker, M. D., 28 Fair St., Newark, N. J.,	Knights and Ladies Golden Star.
C. E. Clark, M. D., Kansas City, Mo.....	Knights and Ladies of the Fireside.
H. Patterson, M. D., Wilmington, Del.....	Legion of the Red Cross.
Herbert A. Chase, M. D., Boston, Mass....	New England Order of Protection.
Herbert C. Jones, M. D., Utica, N. Y....	Order United Friends.
M. Ware, M. D., Topeka, Kan.....	National Aid Association.
Sanford Hanscom, M. D., East Somerville, Mass .....	Royal Arcanum.
A. R. Finck, M. D., Philadelphia, Pa .....	Shield of Honor.
W. L. Atthon, M. D., Lincoln, Ill.....	Supreme Court of Honor.
Emory L. White, M. D., Somerville, Mass... ..	United Order Pilgrim Fathers.
S. T. McDermeth, M. D., Denver, Col.....	Fraternal Union of America.
Theo. F. Morris, M. D., Jersey City, N. J.,	Loyal Additional Benefit Association.
C. A. Van Velzer, M. D., Ft. Scott, Kan.....	Select Friends.
J. Foster Bush, M. D., Boston, Mass.....	American Legion of Honor.
(1) Dr. Susan McG. Snyder, Council Bluffs, Ia. }	Royal Neighbors of America.
(2) Dr. E. Franc Morrill, Rock Falls, Ia..... }	

Dr. McCollum, Chairman, on taking the chair, said :

*"Gentlemen of the Congress :—*We have been in the habit, heretofore, in the Medical Section, of listening to addresses and papers. It was deemed best, at this time, in view of the fact that all the members of the Congress were expected to attend our session, to have a programme in which all the members will feel interested and to which they can reply. The following is the programme as arranged :

## PROGRAMME MEDICAL SECTION.

(1.) *Applicant.* From Solicitors' and Medical Examiners' point of view, and also as seen by the Medical Directors. Dr. E. R. Hutchins, Iowa Legion of Honor.

(2.) *Applications.* (a) Should any more questions be added to the same?

Is it possible to use a uniform blank?

Should the application be in two forms, one for the applicant and one for the examiner, and how should the same be disposed of? Dr. H. A. Warner, Knights and Ladies of Security.

(3.) *Moral Hazard.* (a) How much importance shall be placed upon statements by applicants in affirmative answer to sundry symptoms of disease?

(b) How can it best be determined, and what particular factors should be disclosed? Dr. W. O. Rogers, Woodmen of the World.

(c) How much importance shall be placed upon that history of previous disease, and what shall be the rule requiring period of probation, so to speak, before danger of sequel will pass? Dr. O. Millard, Knights of the Loyal Guard.

(4.) *Personal Hazard.* (a) Have we any positive fact to base conclusions upon the elimination of tuberculosis by contagion, in other words to defeat this predisposition? Dr. C. A. McCollum, Modern Woodmen of America.

(b) To what extent shall cancer in the family history be cause of rejection? Dr. R. E. Moss, Knights of the Maccabees.

(c) Should the particulars of the family history be written up by the examiner or solicitor? How should a question be framed to insure the examiner has reviewed and fully comprehends the importance of the answers as given to the particular of the personal and family history. Dr. A. H. Christian, Improved Order of Heptasophs.

(d) Are the questions now in use in the examiner's part explicit enough to disclose any hidden degeneration? Dr. M. M. Danforth.

(5.) *Examiner.* Should he be elected by the local organization or appointed by the grand body, and under what restriction, and what should be his compensation, and how should he be paid? Dr. J. D. Young, United Order of the Golden Cross.

The Chairman announced: "The first question upon the programme is '*The Applicant.* From the solicitors' and medical



examiners' point of view, and also as seen by the medical directors.' The discussion will be opened by Dr. Hutchins."

DR. HUTCHINS. *Mr. Chairman*: I have no speech to make. I have the most profound respect for the chairman of this section, and I will tell you the truth. I was asked by the Doctor if I would read a paper or open the discussion of this matter. I fully and absolutely wrote him that I could not do it; that I would take part in the discussion of any topic that particularly interested me, but I would not open the discussion under any circumstances. I had occasion, night before last, to suggest that the Doctor was something of a prevaricator, and now I am convinced of the truth of my position. He has been kind enough, in getting up the programme, to name another Dr. Hutchins. I do not wish to take the glory from him, and I am truthful in saying I have no paper and am not prepared to discuss the matter.

Being on my feet I want to say that the whole stability, progress and growth of your order and my order hinges upon this very question of the applicant and the medical examiner.

I was riding in the cars recently in my own State and met a gentleman, and I will say here as a preliminary to this discussion, that he was the president of a mutual assessment company. His agent in Chicago insured a man for \$5,000, and in nine weeks the man died of consumption. He sent the agent there to investigate the reason he died of consumption, or the reason why the doctor took the applicant. His first thought was the doctor was in collusion with the applicant and it was a put up job. The agent he sent investigated the matter and found this state of facts. He went to the doctor, who was a German, a good, honest German and a good physician, and told him about it. The physician seemed exceedingly surprised and dreadfully disappointed, and pledged him on his honor that he would take hold of the matter with him and help find out all about the case. It turned out, to be brief, that the agent got a man who was a good risk, and the man said, "I can't go with you now to the

doctor to be examined, but I will go some time to-morrow." The agent said, "You take this application and go to such and such a doctor and I will stop in his office and tell him you will come and he will examine you." That was satisfactory to both parties, especially the applicant. The applicant had a brother who had consumption, and he went to that brother and said, "I will go and be examined and I will give your name," and the man went and gave the same family history the other fellow would. He was insured in his brother's name, and in nine weeks the other fellow died. That was the result, not of the doctor's mistake, because, with the exception of those who come here, they are rarely mistaken, but it was the result of scoundrelism on the part of the applicant.

I am not sure but just such cases occur in life insurance right along. I am a believer in life insurance, that is why I am here in these orders, and I give out as a suggestion for the theme to be discussed, that the cleaner and better physicians you can get in your order, from the chief examiner to the subordinate examiner, so much the better for the members who pay the losses. You cannot get too good a physician; you cannot get too conscientious a physician. The applicant seeks insurance for the protection of his family. The protection of the members who are to pay the insurance when he dies must be founded upon the best talent in the way of an examiner that you can get, from the subordinate examiner who gives the case into the hands of the chief examiner to the latter. I would say I regard the highest type, not only of medical and professional ability, but honesty and character, as one of the greatest safeguards; a man who is clean, honest, fearless and conscientious in the discharge of his duty.

DR. GROSVENOR: I did not expect to speak on this topic and I will confine my remarks to the latter part of the subject, as seen by the medical examiner. It is a fact that the medical director looks only upon the applicant through what is written upon the application itself, and the record of the applicant, if

it is a true one, is, as it were, a photograph of the mental and physical and not of the moral condition of the applicant, and the only way in which a medical director has an opportunity to judge of the qualities of the applicant is through the record as shown in his application. If that record be false it is fair to assume that very likely the judgment of the medical director will not be correct.

To a certain extent, you will observe, the medical director is at the mercy of the applicant and also the local medical examiner. If there were any possible way to make the applicant tell the truth, the whole truth and nothing but the truth, and the application contains questions which are quite complete, the medical director will have a fair basis from which to determine what decision to make; whether he shall approve of the application or whether he shall reject it. I say it is very important to consider some plan whereby we can make the applicant tell the truth. I do not know but it will be necessary to revolutionize man to make an applicant tell the truth under all circumstances. Are there any laymen—I mean outside of the medical department—if there are any laymen here who can construct or suggest a plan to bring this matter about and make an applicant tell just what his family history is, what his condition has been in the past, we would gladly adopt it as a plan for all applicants in all the different orders. I think, brothers and sisters, this is a very important matter. We, as medical directors, are oftentimes criticised for our determination when we ought not to be.

DR. HANSCOM: I have a word to say at this time, in relation to the case cited by Dr. Hutchins. I do not know whether that case occurred in an old line life insurance company or in a fraternal assessment order, but I can readily see how it could occur through the agent of an old line life company or a pure assessment company. I have had some experience in them. I was once a director of one, and I know how difficult it is to overcome that element of "gain" which there is in an agent. But in a case like that, if the investigating committee does its duty it

would not be likely to occur in one of our orders. The great trouble is that a majority of the committees do not do their duty. They can be a valuable assistance to the medical director and lodges if they do their duty. I know they look upon that duty as a perfunctory affair ; all they have to do is to sign their names, if they are told the applicant is all right, and it goes. I think many of the organizations have a committee appointed by the presiding officer of the lodge. He generally appoints some brothers who are present—that is the proper thing. They will come up and ask who knows anything about this man, or the paper will be passed to them and they will be told “sign this, this man is all right,” and they immediately put their names down and that is all there is to it. I believe all reports of such committees should have something besides the mere statement of the man applying for the insurance. The blank we have adopted goes into the matter of family history to a certain extent. The investigating committee is supposed to ask the questions, and if the applicant's family history is such that he is not desirable, that is as far as it goes and he saves his \$2.50, and that is all there is of it. He is questioned in regard to his use of stimulants and a few other questions. That statement should be compared and enclosed with the application and statement made the medical examiner. The age and date of birth is also in it. I find a comparison of these statements often shows a discrepancy, generally in the age. A man may make a mistake in regard to his age. I often find the statements made to the investigating committee do not agree with the medical examiners, which shows, perhaps, that the examiner has learned something which was not learned by the investigating committee. I think it is the duty of the examining committee to not only see the applicant, but to make inquiries of some one who knows him and is interested in the order and who will not want to present his name if not desirable. If this case referred to had been properly investigated they would have found out the deception. My only object in making these few remarks is to urge upon councils and lodges the importance of the duty of the investigating

committee and the importance of their performing that duty carefully in every way possible. If the committees will do that it will be one of the greatest helps to the medical examiner in guarding against bad risks.

**THE CHAIRMAN:** I have had a trifle of experience in this line and I am a bit peculiar in my notions, but it seems to me the remedy rests, first, in the manner in which we allow our investigation committees to investigate the candidate. What is the business of everybody is usually the business of nobody. The applicant is referred to the committee and perhaps balloted for within twenty minutes in open lodge. When the committee meets in lodges, usually the fraternal element prevails. The applicant is a good fellow and the members upon the committee do not wish to antagonize his friendship. A secret investigating committee, which would report without the knowledge of the rest of the committee, would secure a purity of the ballot box in the local lodge. I think in our executive session this afternoon the medical section will have this matter under consideration.

We will now take up the application itself, as given in the programme—"Applications. Should more questions be added to the same? Is it possible to use a uniform blank? Should the application be in two forms, one for the applicant and one for the examiner, and how should the same be disposed of?" The discussion will be opened by Dr. Warner.

**DR. WARNER:** Almost the first thing you do when you get your paper or notice of assessment is to run down the list and see how many have died and what they died of, and how long they have been members of the society, and, if in that list, whether it be for a greater length of time or a very short period, you find some one who has but recently joined the order; that individual becomes the center of thought in that death list which is published, and you immediately raise the question in your mind as to why this should have occurred. In some

instances you take your pen and write the medical director and ask why this is thus. Sometimes you send a letter to the paper, asking that it be published, criticising the early death and also the cause of it. We all become interested then. Usually the only thing to do is for the finance committee to approve the claim and direct that a warrant be drawn upon the treasurer.

Your interest should begin further back in this matter; it should begin in the mind of the member before he goes out to solicit a new member, and should be in his mind all the time. And after the new member has been recommended, the second point of interest should be in the investigating committee, and this committee should be appointed by the presiding officer and it should be unknown to the members of the lodge. After the application has been read in the council, it should be handed to the president, and by him to the investigating committee and carefully investigated. Such a course would do away with the indiscriminate band of Jones, Smith and Mrs. Brown, and everybody else, going out and telling that such an one is appointed. Even the person who brought in the applicant says to him, "You are all right, Mrs. Brown, Bro. Jones and Smith are the committee and you will get through all right." Then they follow up the committee and see that he does go through.

Then we come to the medical examiner's blank. The first proposition is, should more questions be asked; should the number be increased? We may differ about that, but there is one thing certain—that there must be enough questions asked; there must be a sufficient number of questions upon the blank to bring out every conceivable idea entertained by the medical examiner.

A deputy goes to a town or village or hamlet; a large portion of the business is done in country places, and in many places there is but one physician at that point, and you have to take him or none. If there are two physicians, one has superior ability and, in most cases, he has accumulated enough so he

does not care for the work, and you have to go to the other man. He may be incompetent or dishonest. If incompetent and incompletely posted, then you want to have a sufficient number of questions to bring out every idea, and you must do the suggesting because this is, perhaps, the first time he has been called upon to make an examination, and his mind does not cover all the ground as a man with an intimate familiarity with the work would cover it; therefore the questions should bring out every idea relating to the applicant. I believe a person engaged in the practice of medicine will bear comparison with the persons of any community in regard to intelligence, yet a lack of experience often causes them to make peculiar answers to the questions. I know of two or three. Our society admits ladies as well as men, and an examiner where the question is asked, "Is the applicant first-class, good, fair or indifferent, or doubtful?" said "fair," and gave as the reason for his conclusion, "because a woman." A medical examiner who makes such an answer is not familiar with this line of work or he would know better than that.

Another examiner objected to a risk because red-headed, and red-headed people are subject to constitutional diseases—that was not a woman who was being examined. I do not think the medical examiners intended to be dishonest, but they were not posted. I do think a society ought to procure a list of books in this line and encourage the medical examiners in buying them in order that they may be informed upon the subject.

The medical examiner of an old line company in our State said to me not long ago, "I ought to have my salary increased, I have done my company lots of good lately. A gentleman died a short time ago, carrying a million of life insurance; \$500,000 of which he had procured within eighteen months. To some companies he had gone for \$100,000, and they had farmed it out in \$10,000 lots, and one of the lots came to this examiner. He examined it, it was not a very bad risk, but, for some reason, he

declined it. He was, the next day, called into the president's office and there found all the officers. They said, 'let us reason with you ; here is an applicant that everybody has. Here is \$10,000 coming to us. This man will pay promptly, let us have it.' The five sat down and the doctor persuaded the other four that he was right. This man died within sixty days, and they were ready to dance with gladness that they did not have to pay a \$10,000 loss on a half quarter payment. I said, are the questions sufficient ; do they bring the result we desire ? He said 'No, they do not.' After eighteen years' experience in this work I am not satisfied with the medical examiners' blanks furnished by these companies, and even by my own company." The time has come when something should be done in this line and we should get at some other means of measuring the tenacity of life than what we now have, so that we may escape these frequent deaths so soon after the application..

It seems to me that there are some things which may be brought out in the examination which would help us to a more correct conclusion as to whether the individual will live long or die soon.

Is it possible to use a uniform blank ? I belong to a society connected with this Congress, and I believe every member of the Congress should use a uniform blank. The variation is not very great. The medical examiners have admitted to me, if they had a printed blank they would take and change it, but it would be practically uniform. We have sought to have the Congress prepare a uniform blank so far as the questions are concerned, to the applicant himself and the questions the medical examiner is required to answer.

The closing part of the blank is the important part ; that is the part which the applicant signs—the contract. I believe if you all had had the experience that your presidents have had, with bad claims, dishonest claims and contested claims, you would say it should be written differently from what it is and it



should be exactly alike, so if a man dies in half a dozen societies and we believe the claim to be fraudulent, let the questions be the same in every case.

The President will tell you that there are some contracts where, if we went into court, we could not defend upon the contract made. Now some of the large societies have copied this contract. It was the individual idea of some man, who was not a lawyer. He had never defended a case, and when some one started a new society they copied that blank and used it. I believe the Committee on Law ought to prepare a form of contract, to be signed by the applicant, and it should be promulgated through this Fraternal Congress and be used by every order connected with the Congress.

The next suggestion is, "Should the blanks be in two forms?" It should not be on two separate sheets of paper; it should be on one, and the medical examiner should do the whole work. The first page might be written by some one else, but if you permit that, he might not read it, and you cannot reach a proper conclusion unless you have gone over the family history in the first part of the examination. The deputy writes up the first part and brings it to you, and you do not have time to look at it; there are ten people to examine, and you examine them and do not read it. If you write it out it is different. If, while reading the first part over to the applicant, you think of something, you ask another question and write down the answer, and you thing again and again, and you will get a better idea of the applicant, and when you come to the second part you will be the better prepared to give an answer as to the probability of his being a good or bad risk.

I believe we should place a great deal of stress upon the family history. We place a great deal of stress upon the longevity of the parents, but on the other side you find a place where it goes into the history of the brothers and sisters, and we find they have lived long. In some cases we find they are very

subject to accidents, and, in many cases, accidents should count against the risk. I saw a statement recently that in the city of Chicago, after three o'clock, there had occurred a great number of accidents among the workingmen, especially among the children who were employed ; that the fatigue brought on by the day's work left the muscles in such a condition that a person was not as active as in the forepart of the day ; they were more liable to get a hand caught or fall into the machinery than they were in the morning. Now, where you find repeated accidents in the family history, you will find these people lack tenacity in their muscles or there would not have been an accident.

I had an application sent me yesterday in which were nine sisters and five brothers and this applicant, making fifteen. He was the youngest in the family and was forty-four years of age. The sisters ranged from forty-eight to seventy-seven, and the entire fifteen were living. The mother had died at 98, one grandmother at 99 and another at 102. You could almost accept that application without looking at it further. If that applicant is of the standard of the others, you have got pretty nearly a first-class risk.

Again, I believe they should be in one form, because after the applicant is introduced to the examiner they should be left alone and the medical examiner should be allowed to give his candid judgment ; and then it should go direct to the chief medical director. You cannot expect a medical examiner to put down his honest convictions if he knows a brother or a sister is going to take it and look it over. If the medical examiner should suggest that it is not a good risk, he is informed that when there is sickness in the family they will go to another physician, and therefore the medical examiner cannot afford to be honest and unjust to himself.

**MR. POWERS:** I am not a physician and am not in a position to say what class of questions should be incorporated in the blanks, but with about twenty years' experience, I think I might

offer a suggestion which may be valuable. I find that there is an opportunity, through the blank, to give the applicant and the public too much information. I also find a disposition to circulate the blank too indiscriminately. My attention was called to this thing some years ago. I found that three societies of which I was a member used about the same blank. On one page was the application. It was in the council, in the ante-room, the members carried them in their pockets, and when it was signed it was sent to the medical examiner by the secretary, and the applicant went to the examiner and the questions were answered, and then it was sent to the supreme examiner, and if rejected, the applicant made application to another order, and having had the advantage of the examination, he could so shape his answers as to evade them. It would then come back that the first medical examiner did not know his business or was too critical, because the party had been accepted in two other equally good orders. We came to the conclusion that all the council had to do was to receive the application, so a simple card was gotten up whereby a member bound himself and agreed to all the rules of the order then in force or which might be enacted.

The medical examiner-in-chief and the supreme scribe furnish the examiner's blank to be made out. That was signed and forwarded directly to the medical examiner-in-chief, and thereby prevented its examination by any member of the order or by the public ; so that what was said by the applicant and carefully stated by the doctor was the property of the medical examiner-in-chief.

We found also that the plan of reports by an investigating committee, if allowed to become public property, was worse than anything else, because if a man reported he believed an applicant was morally or physically incompetent to be received into membership, it became public property, notwithstanding the obligation the member had taken not to divulge anything.

We therefore approved a plan whereby the presiding officer named two members who would be likely to know the applicant, and there was sent to them, under seal, invariably this question—whether the applicant was a man of good habits and whether any of his family had died of consumptive disease. Then that went to the medical examiner, and it is strange how the reports of these two laymen would conflict with the statements of the applicant made to the medical examiner as to his habits and family. The applicant would state that he was not intemperate or insane, while the report of the committee would show that within six months before he had taken the cure or been confined in an insane asylum.

The doctors do not—it is not their business to—give information as to a man's weight as compared with his height, or whatever may be the element which will be considered in passing upon an applicant. It is their business, however, to get all the information possible and send it to the supreme medical examiner. He should not communicate to the subordinate the rules from which he reaches a conclusion or determination; he should only pass upon the information when it is before him. I do not believe there is any safe blank by which information can be obtained by a subordinate officer, unless the subordinate examiner shall feel that he is absolutely free from anything to influence him in the lodge and only holds himself responsible to the supreme examiner.

*Chairman McCollum:* We will now take up "Moral Hazard."

*Dr. Rogers:* I am, in some respects, like the speaker who said he had no speech to make. In that way I am like him, but he made a speech, while I do not. My attention was never called to this matter until this morning, but I can assure you that I have some interest in it. I believe that not less than five per cent. of our members, in all our organizations, are morally hazardous risks.

About two months ago I received two applications from a

point distant from where I live, but I had read in the paper of two parties of the same name who had been bound over to the court and brought before the district court for murder. I simply pigeonholed the application until I had time to investigate the matter. I found that two leading men had signed the application as an investigating committee, that these two men were men of good moral habits and fit subjects to join the organization. After I had found out to my own satisfaction that I had the right parties I simply rejected them and laid them away in my department, without reporting on them. In a few days I received a communication asking about them. I then referred them to our President, with the communication stating the facts. I do not know what he did with the lodge, the committee or the applications. I have never heard. That is one of the conditions that we may meet.

There is one question that is quite a puzzler to me. That is the question of the use of intoxicating liquors. We have had a number of applications where the applicant stated he drank moderately. We now ask "how much liquor and what kind do you drink?" The question that has puzzled me is where to draw the line. If a man says "I drink one glass of beer every day or five glasses or six or seven," where is the line to be drawn? I have formed a little rule of my own. I have never put it in print or spoken about it, but where a person says he drinks three beers a day, or three whiskies, I assume that, in most cases, he drinks double that amount and I reject him. I may be doing the man an injury but I am, I believe, giving the order the benefit of the doubt in doing so.

The moral hazard is whether the answers in regard to the family history are given correctly and in regard to the personal habits of the applicant. Now we should be very careful in regard to the other habits of the applicant than the drinking habit. I place the matter more at home with myself. I will say I do not think a man who smokes ten cigars a day, as I do, is a perfect risk; I do not believe a person who smokes five or six



N. S. BOYNTON, PORT HURON, MICH.  
PRESIDENT 1893-94.



boxes of cigarettes a day is a perfect risk and I reject such applicants, but we have records of persons who drink whiskey and smoke all their lives who are alive and eighty years old.

It is a hard matter to get at, and the remedy is not plain to us yet. Some years ago I formulated some questions, and when I received a bunch of applications I would go to a gazetteer I had bought, of the clergy, lawyers and doctors in the State, and I would ask them to answer the questions and get at the moral habits of the applicant. It wasn't practical. Lawyers are not practical people, and often they would write for me to send them five dollars and they would send the information, so I didn't get it. But I had enough experience to show me that five per cent. of the persons applying were not the persons that they represented themselves to be.

Another question. You cannot always rely upon the word of the doctor. I have sometimes prevaricated myself. We had quite a number of death losses in Missouri and I set out to find the cause. I found our examiner out there was a pretty good fellow, liked by all, and whenever anybody came he would say, "John, want some life insurance? Yes. Very well, I will sign this and you will be all right." So I put up a job on him. I got another doctor to go and examine the applicants and he rejected two. This doctor wrote me a very sarcastic letter and said he didn't want to do any more business with me.

As I say, we have in the selection of our risks, first the statement of the applicant, who generally desires to get a little insurance and become a member of our order, who will not reveal those little facts that he should. Then we have the very anxious desire of the deputy who reaches a town and wants a little money to send to his sweetheart or somebody's else sweetheart, and he asks the question of the applicant, "What did your mother die of?" "Consumption." "Well, we will put it down as acute bronchitis."

In a little town where they have but one doctor he is the fam-



ily physician of everybody, and he is not going to give away family secrets. "That physician way out there doesn't know anything about it, and we will take him in, and if he dies and gets his insurance the widow will pay my back bill."

Now, the remedy. The only remedy I think of is, I think we should have a person in every town who will make a brief report without anybody knowing of it, or have some one to go around to the different towns.

*Chairman McCollum:* The medical section will now take recess until 2.30 P. M., in special session.

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### AFTERNOON SESSION.

The Medical Section was called to order at 2.30 P. M., Dr. McCollum presiding:

The chair announced the topic assigned for discussion to Dr. Millard to be, "How much importance shall be placed upon the history of previous disease, and what shall be the rule requiring a period of probation, so to speak, before danger of sequelæ will pass."

DR. MILLARD: *Mr. Chairman*, while this is a very important question, it is also a very broad one, and we, of course, can only touch upon some of the material points connected with this matter, and in asking ourselves how much importance shall be placed upon the history of previous disease and what shall be the rule requiring a period of probation, I would say that so far as any definite rule is concerned, I am unable at this time to formulate any rule that will apply to a particular case, because each case has a law of itself. But the matter of personal history, or the history of previous disease, is one that deserves a good deal of consideration. We are aware that there is sequelæ following certain diseases, for instance, scarlet fever, typhoid fever, diphtheria and other traumatic troubles, but we

find that no rule can be applied ; each one is peculiar to itself. I have myself had considerable experience with children, and find a sequelæ in children subjected to cerebral spinal meningitis, scarlet fever, diphtheria, etc. I was for several years physician in a school for deaf children, and found that most of these children had sometime during their life suffered from one of those diseases, and their trouble did not result from some congenital defect, but was the result of disease.

Now, we take for instance the tubercle in a family history. I am a firm believer that tubercle is a germ disease, and tubercle *per-se* is not hereditary. It is the soil and climate of the individual that is hereditary, and there are certain persons the formation of whose lungs is such that they readily receive the poison. Tubercle is one of the questions we have in our blanks. The question is asked, "Has any one in the family suffered from tubercle or consumption during the past year?" And then we find out whether the applicant has been constantly subjected to an atmosphere or influence or has had a chance to contract that poison, and I am also inclined to believe that cancer comes under the same head ; that cancer is a germ disease also. While perhaps it has not been proven that in cancer the germs actually exist, we are led to believe, from inference at least, that it is a disease of that class, and as for the danger of sequelæ, each disease has a history for itself and the after results that follow it, and no one case or no two cases will perhaps follow the same course.

I do not know about the matter of probation. In many instances it is necessary to put an applicant upon what might be called probation ; they occur occasionally, that is the pulse rate, temperature or something of that kind which perhaps might pass away. I do not know that there would be any particular object in putting a patient upon probation other than temporarily reject them and allow them to apply again after a time. We in our organization make it a rule when an applicant has been out ninety days, if he fails to pay his assessments he

becomes suspended, so far as the medical examination is concerned. We do not have any certificate of good health ; we simply make him come in as a new member, the same as he would have to do had he never applied to the order. I think it is an injustice to the physician to ask him to make out a certificate of good health without the same compensation that he would get in an original application, if he goes to the trouble and expense necessary to make out a certificate of good health. I believe it is more satisfactory to the local examiner, the supreme medical examiner and the society to have a new examination, but just when the danger point will have passed is one of the equations ; as it has so many unknown quantities it is difficult to determine, and I am not able to formulate any distinct rule or give any advice any further than to take the individual cases as they come up.

DR. CHRISTIAN : I think a man who has inflammatory rheumatism is more liable to have it again than one who has passed through the middle age and never had it. A case of recent rheumatism, say three years, should be looked upon with suspicion ; those who have had two or three attacks within ten years I would not think of accepting. I believe that rheumatism is a disease of all others we should most dread, and the question of whether a man has ever had rheumatism is of great importance. Where the father has had rheumatism and the applicant resembles the father, and the candidate has also had it, I would not accept of him under any circumstances. We all know in our practice we have patients where there has never been any rheumatism in the family, and again we find men exposed to swampy places, marshes, cold and heat, and yet never have rheumatism, I mean inflammatory, but it is a disease for us to look very carefully into and not take any applicants who seem in any way predisposed to it. Not long ago I was called to see a young man with rheumatism. He had it in one leg ; and after having it a day or two it disappeared in the left leg and went over to the right ; the next morning he seemed free from pain, and the

very next day died from rheumatism of the heart ; but I found out after he was dead there was a history of rheumatism when he was a child. In regard to previous diseases rheumatism should be looked into very carefully.

Dr. Moss : Under this head I desire to state there are very few diseases in which there should be a probation. I am one of those believers in outright rejections. An occasional case we can put on probation with good results. I believe that nearly every case, with the exception of some few, depends entirely upon the individual case, and that no set rule can be followed with reference to them. I believe this is especially true with rheumatism. Now, with reference to a high pulse or an irregular pulse. Is it possible for us to determine that there is no heart disease when we have a high pulse? I think all of us who have examined cases for life benefits or individual cases in our practice, realize that it is almost an utter impossibility to say positively that there is no heart disease when we have a high pulse or an irregular pulse, and, to my mind, it leads one to believe there is something in the physical makeup of the applicant, of the blood supply, or the nervous system that causes this condition ; and, if there is this condition in the nervous system, blood supply or any of those organs, I should not accept him, but put him on probation, so to speak, until such a time as this condition does not exist.

With reference to appendicitis, I believe that the safer method to proceed would be to reject all applicants who have had appendicitis, where recovery is said to have taken place without an operation, until five years have elapsed ; that is, if there has been any manifestation whatever of this disease during the five previous years, and if there has been more than one attack, to reject them for all time. Where we have had an operation for appendicitis, I think that statistics prove that after one year only about four to five per cent. relapses. I base my opinion from statistics that have been gathered along that line, and I think only about four or five per cent. relapses, and in cases without

an operation they are liable to occur at any time prior to five years.

DR. MCCOLLUM, Chairman : The next topic for discussion is "Have we any positive fact to base conclusions upon for the elimination of tuberculosis by contagion ; in other words, defeat this predisposition?"

This topic seems to me to be of so much importance that I have taken the liberty to prepare a paper and will read a few thoughts upon the subject :

The question of means, to the end of defeating a predisposition, towards a susceptibility to contract contagion of tuberculosis is all important. The acceptance of the "Germ Theory" and isolation of the *Bacillus Tuberculosis* has determined this as a cause of the "White Pestilence," which is productive of more deaths, in people of all ages, than any other or, in fact, any two other diseases, and has overthrown theories relative to heredity and emphasized the fact of the predisposition, or culture ground, which is inherited or acquired, thus rendering the individual susceptible to its contagion, his acquired condition being as often as those showing hereditary history.

Theoretical tuberculosis is one of the most preventable of diseases. But statistics show it the most important cause of mortality. While this may be lessened by public sanitation, there are certain factors which we must acquire and of which we are now in the dark. From our point of view, it is a vital question, as the medical insurance selection is an every day proposition which demands an immediate and proper solution. We have been taught, for many years, to depend entirely upon heredity, and have accepted and believed that old saying, "like father, like son," was the only rule we had by us. But certain facts, could we have known them, would have opened our eyes. We now see the condition, but the facts still escape us and the proposition remains, "How can we forecast a case as one which has a predisposition to acquire tuberculosis?" Every day work shows us terminated risks which disclose no history of tuberculosis except the death certificate of the attending physician. These cases have entered with a clean bill of health. Now, is there not something, in the personal history and personal makeup, which would point the way? Have we not data enough in our different associations to draw upon? From these cases which might be tabulated so the combined experience of this Congress, along this line, would determine, somewhat, this question. It is a work that can be done at not much expense to each association. Certain facts can be compiled by clerks and these submitted to a committee, who could then tabulate

their conclusion. When we consider the vast proportion of people exposed to this contagion, we can only deduce the fact that a certain class are immuned and a certain class susceptible. When you see a case who, by all the rules of practice that have been followed by years, should die at forty of tuberculosis, surviving at sixty, hale and hearty, and his children as free as air from any evidence of susceptibility, we cannot but feel that the applicant will, at times, defeat heredity. And then again, the applicant with the clean bill of health contracts tuberculosis without any reason, seemingly, cannot but prove we are somewhat at sea. I do not wish to be understood, in any way, as believing that heredity does not play an important role, but as asking for something more than this to explain this contra-condition of things; that there is another factor which we are constantly overlooking.

From the study which I have given this class of cases, I am led to this conclusion, while the component cells, which go to make up our mental and physical aggregation, is moulded upon and formed according to certain laws of transmission, there is also an individual resistance, inherent in this mass, which exerts a co-existing force and determines the particular vital resistance. There is a certain something in the personal appearance which gives the examiner an impression as to this resistance, but in our application forms we have been unable, as yet, to form a question so the answer qualifying this proposition will determine to us, as supervisors, the same impression.

With our advanced condition in modern civilization, the modes of life are all intensified. Our primitive brethren were satisfied with what the day produced, while we are continually reaching for the to-morrow. This changed condition has intensified our nervous systems and increased the demand for more stimulating food, drinks and pleasure, changed our manner of ideas, home comforts, business requirements, social surroundings and educational conditions. This change of environment has produced the 19th century type of physical and mental worker: a highly nervous type, produced at the expense of his physical and individual resistance, for they do not inherit the rough and ready immunity which their family history portrays.

The question of diagnosis in this condition, so we can eliminate this type, is the question of the hour. When objective symptoms are sufficiently pronounced to diagnose, conditions are found, which can be verified, but where we have no objective symptoms and the subjective are denied, under what shall we determine the forecast of this condition in the seemingly first class risk of to-day? An affirmative answer to a properly constructed question, as referred to before, will assist somewhat, but it will be safest to eliminate all cases which show a history of recent pleurisy or pneumonia, or a tendency to contract slight colds with pronounced catarrhal affections (although seemingly slight), excesses in the

use of intoxicants, confining or exposing occupation and, to what is more important still in this connection, an inclination to light weight, particularly with slight rises in temperature.

By following this line, as mapped out, while it is true we would possibly eliminate a class of risks which would occasionally survive their full expectancy, the majority of them would fall between the lines, and the result of our selection would be more satisfactory than it is at present.

DR. GROSVENOR: I have just a word to say in discussion. We all recognize in these days that heredity is not looked upon with so much confidence as a factor in the protection of tuberculosis as in former years. Since the introduction of the germ theory our attention has been called more to the tubercular bacilli as the cause of this disease. This being the case, I have been afraid our attention has been called away too far from the idea of heredity. I think we ought to be careful in this direction. It may be that heredity does not cause tuberculosis directly, but I do believe it is directly the cause of predisposition from tuberculosis. It produces something in the physical makeup of the individual which will take on more readily tuberculosis, and at that point he ought to be exceedingly careful. We must not give up the idea that we must not study the family history for the purpose of ascertaining whether a risk is good or a bad one. We must study it just as thoroughly as though the germ theory did not exist. We must lay great stress upon it, and although very frequently we cannot find in the family of the decedent any point towards tuberculosis, yet in many cases we can find this predisposition in the family history, and we ought to regard it. I merely make these remarks, as I fear many medical examiners' attention is called away from this too far.

DR. MOSS: I have a thought which comes to me along this line, and that is this: While heredity may not cut the figure as has been supposed in former years with reference to a risk in the minds of many people, to my mind, and I believe to a good many more of us, it cuts more of a figure than ever before; that is, an applicant who inherits a predisposition should be looked

upon as a poorer risk than an applicant who inherits a diseased condition direct. Every person to-day in a closed room, stores or anywhere, is in an atmosphere charged to a certain extent with tubercular bacilli ; that being true, we should be more careful than if the disease had been inherited *per se*.

*The Chairman* announced the last topic on the programme, "*The Local Examiner*." "Should he be elected by the local organization or appointed by the grand body, and under what restriction, and what should be his compensation and how should he be paid?"

DR. YOUNG : It seems that the foundation of our fraternal system must rest upon our medical examinations. No matter what your plan may be, if your medical examiners are poor and you get poor physical risks, the order must fail. Just the best method of procuring medical examiners for fraternal orders of course is a problem with many of us. We allowed the deputy to fake more than one medical examiner, and as a result some of them had a large number ; they did not make many examinations, each one of them, and, of course, they did not consider it much of anybody's business. What was the business of the examiner in the subordinate lodge was nobody's business. We found our examinations were not coming up to the standard. I believe that physicians are as honest as other men as a class, but I believe that some of them are not honest. One of the things we found was this : Now, if we had a good examiner, one elected by the subordinate lodge, he did his work well and recommended none but those he believed to be first-class risks. At the next election somebody says, "My friend was rejected, and he is responsible." Now here is a young man who has just joined our lodge ; let us put him in and he will put in our friends. He is elected, and for the next year or two everything goes along finely, everybody goes right straight in. With our fraternal system the doctors can recommend us that class, then in a very short time we find we have so many of them in the different lodges with nobody responsible that it seems to me a



great fault. Now I believe in the appointment of the medical examiner by the head of the state jurisdiction or the general order. It is the only means by which we can get those that are reliable. That is our method now of medical examiners, that is, to be appointed by the order. I supervise all the applications of the entire order. Our order is not large, consequently one can do the work, and I find that method is better. We do not appoint medical examiners for every lodge in a town or city. We appoint them for districts, and they have something to do then. Then they feel there is some responsibility. We propose to hold our medical examiners strictly responsible for their work. If we have a case in our order where the applicant dies in six months from consumption or from cancer, or from some of those diseases, we hold them responsible, as we do not believe they have a right to die in that length of time. Now, previously we would write to the doctor, and after talking it over, would finally state that he was all right when he made the examination. Now these things should not happen. We ought to have our examiners under our control, so that the examiner would feel independent of the subordinate order. If he is taken out of politics he does not have to be elected or rejected as the local order may see fit, but he is taken entirely away from that, and he knows that as long as he makes the proper examination and shows that he has the interest of the order at heart, that he will be retained in his position. Another thing, I believe in all our organizations, and I belong to quite a large number, that they have this feeling; they want every person examined thoroughly but some special friend of their own; they are good subjects for the subordinate lodge, grand lodge or the supreme lodge. They know they are not a good physical risk and know they are not fit for membership, but if the doctor rejects that person they say we do not want him to do any more examining; he rejected my friend. They say, I am willing to pay an assessment on him. They do not seem to take into consideration that a fraternity is a joint stock affair; that every member has an interest, and that everytime we take in a poor risk we are dam-

aging ourselves. They think, now, if I can get in my friend it is all right, I am willing to pay an extra assessment. Now there is altogether too much of that. We have a man in charge of a jurisdiction that has 10,000 members in it. It takes so many members to form a council in my State, and my deputy cannot get more than thirty or forty; they don't wish to organize with less, and they don't want any of them rejected. They do not consider the matter. I think in order to have good examiners we have got to take them out of politics.

I believe physicians should be well paid for their examinations. These examiners who make examinations for fifty cents, they are fifty cent examinations. I do not believe that honesty goes far enough but what a man should be paid for his labor, but what that fee should be, of course I am unable to state, as we find the fee different in different localities. In some orders the fee is under the Supreme jurisdiction that I cannot say which would be the best; but I believe that those sending out deputies, and let him make a trade for a fifty cent fee and rushing through a lot of applicants is a very unsatisfactory method of examination. In the past when our deputies had charge of that almost entirely, our greatest death losses were from our charter members improperly examined, and I think the fee should be properly established so that the deputies cannot trade away our interests.

DR. MOSS: We, as a society, have the local society recommend the doctor and he receives his appointment at my hands. I have a rule that under no circumstances will a doctor be turned down or a change made in the local examiner unless for cause. I do not allow a change of medical examiners under any circumstances unless it is proven conclusively that it is for the best interests of the society to make that change. One thing I have noticed, and that is when the local tent asks for a change of medical examiners, if you will look very carefully over your records you will find that there has been a great many rejections made in that tent, and, as Brother Young has stated, the tent

and its members lay it at the door of the local examiner. Now I believe that this district examiner, in cities, is one of the best things that could be accomplished. Take in a city where you have 100 tents and a tent examiner in each tent, we are in trouble constantly looking after some dishonest doctor. I have had just such experience and know exactly what it means. I recently went to a city and turned down seven physicians doing crooked work. I believe that the district plan in cities is the only feasible plan by which we can get our work done satisfactorily, and I believe the examiner should be appointed by the head office, independent entirely of the local order, and I would move, Mr. President, that it is the sense of this section, that the local examiner be appointed by the head office, independent of the local order.

The local examiner should be appointed after recommendation of the local tent or local order.

**DR. CHRISTIAN:** I would suggest that to recommend to the supreme head the appointing of the medical examiner, that would not suit my order at all. I would make a motion that it cover both sides, the supreme medical director and the supreme executive of the order.

**DR. MCCOLLUM:** The thought occurs to me that we are in consideration of the first part of the president's report, and it seems to me that we could entertain a motion here that it would be in order when this committee reports to Congress, that they report under this portion of the president's report that it is the opinion of the Medical Section, in view of its vital importance to the orders represented in the Fraternal Congress, that the appointment of the local examiner be removed in all cases absolutely from politics of the local order; that we recommend and consider it feasible, in all instances, the actual commissioning of local examiners upon recommendation and consideration of the local bodies to the supreme medical examiners, and that said examiner only be removed for cause from

his position. It seems to me that a motion of that character would cover our views and not interfere at all with any workings of any of our orders.

The suggestions of the Chairman were adopted.

Election of officers of the Medical Section being in order.

Dr. C. A. McCollum was re-elected Chairman; Dr. R. E. Moss was elected Vice-Chairman; Dr. T. Millman was re-elected Secretary.

The Executive Committee consists of Dr. O. Millard, Dr. J. H. Christian, Dr. J. D. Young, and Dr. S. Handscom.

There being no more business before the Medical Section, it adjourned *sine die*.

T. MILLMAN,  
*Secretary of Medical Section.*

## APPENDIX TO MEDICAL SECTION.

### IS CANCER HEREDITARY?

BY R. E. MOSS, M. D., SUPREME MEDICAL EXAMINER, KNIGHTS OF THE MACCABEES.

Agreeable to a request at the last Fraternal Congress, I have undertaken, to a certain degree, to investigate the heredity of cancer. During the last year I have gathered a few statistics from various organizations represented, which are as follows:

The Royal Templars give 194 cases, with no history of the cause of death of the parents of the deceased. The Modern Woodmen 137 cases of cancer, without a case of cancer in the parentage. The Royal League 36 cases of cancer, without a death from cancer in the parentage. The Independent Order of Foresters 90 cases of cancer, with six cases of death from cancer in the parentage, with 7 brothers and sisters and one aunt dying of the same disease. The Knights of the Maccabees 70 cases of cancer, with one case of death in the parentage. From this you will see there are 333 cases of cancer in which the cause of death of the deceased parent is known, with only seven deaths among the parentage of that disease.

This does not go back into the grandparents' history, but only the parental history, and no case is taken in which there was any question as to the cause of death of the parent. From a study of these cases, it would seem as though cancer was not an hereditary disease. Of the 383 cases represented, there is only  $2\frac{1}{10}$  per cent. of cause of death by cancer in the parentage.

I realize we should have much further information along the line of the grandparents in these cases, but it is impossible for us to learn them, as in the early history of some of our orders the blank applications for membership did not show a full history of the grandparents, but I am pleased to note that to-day the applications of all our societies call for a complete family history, not only of the parents, but of the grandparents as well.

There have been numerous theories advanced with reference to cancer, but the best one to my knowledge, and one that I think is more usually accepted to-day than any other is that of Coheim. He supposes that in the early stages of the embryonic development, more cells are in some cases produced in the formation of some particular part of the body than are actually used in its formation. If this is true, a certain quantity of building material, so to speak—that is, a certain number of cells—remain unemployed. This may be a very small mass, but being embryonic tissue, has great capabilities of growth. Such a mass may be composed of one tissue and distributed throughout the body wherever the tissue is produced, so that one whole system, for instance the skeleton, may have these embryonic rudiments distributed over it, and thus be capable of exhibiting anomalous growths almost universally. On the other hand, it may be strictly limited to one spot. Such a rudiment may remain dormant for a long time and possibly may never develop throughout the whole life. On the other hand, at some particular period in the development of the body, or in consequence of some special stimulus, proceed to pass through an evolution similar to that of the embryonic tissue of which it originally formed a part.

These supposed embryonic rudiments would be a sort of a seed corresponding to vegetable growths; it might grow into a branch, a leaf, a fruit, while part of the seed might remain for an indefinite time in an undeveloped condition, until some change in nutrition or other stimulus causes them to develop. When this takes place it might grow into a normal leaf or bud, or it might be an abortive branch or swelling, which is analogous to a tumor of animal tissue.

It is easy to speculate upon the possibility of such a growth, and there is certainly nothing definite with relation to it, and it is impossible to prove that these embryonic cells exist before they develop into visible tumors. There are a certain number of facts known which support this theory.

Pathologists have long recognized a process similar to this one, in the forma-

tion of what are called teratoid tumors. Dermoid cysts are clearly produced by pieces of skin drawn in at an early period of development and then covered up or buried by the other tissues. They may remain quiescent, or may increase greatly in size. It is certain that tumors are not directly transmitted from the parent to the ovum like congenital diseases.

We have certain malformations which are undoubtedly transmitted from one parent to their children. For instance, I know one family with a malformation of the hands and feet; in some of them a part of the fingers were missing, with rudimentary stubs, also a rudimentary thumb. This condition followed down through three different generations, and when I lost sight of them four years ago, there were thirty-six children and grandchildren, the outcome of this family, and there were only three cases in the posterity in which this malformation did not appear. All were not exactly alike in character, but it still had the same general appearance. It is, however, going too far, in my opinion, to say that a child inherits the disease of a parent to any great extent. There may be exceptions, but I do not believe it is true of cancer.

It is not a settled fact that the theory of Coheim has proven to exist, but to my mind it is the only theory that looks reasonable for this condition. Sir James Paggett supposes that there is, in the first instance, a constitutional infection of which the growth called a cancer is the local manifestation. But the more usual way of presenting the parasitic theory assumes that the disease is local in the first instance, and afterwards becomes more or less general.

Malignant tumors differ from those diseases with which they are compared, in not being contagious to man or inoculable on any other animal. Numerous experiments have been made with the object of inoculating cancer or other tumors into animals. Many of these growths from the human body have been grafted upon animals, also growths from the same species of animals have been used in these experiments. There is not that I know of a well authenticated case in which cancer has ever been known to have been transmitted from one animal to another by inoculation.

In Asher's Encyclopedia of Surgery it is stated, "In certain predisposed subjects, injuries, and almost exclusively, contusions, appear to invite the manifestation of the disease, before complete recovery or a longer or shorter time after apparent recovery the center of traumatism is invaded by the neoplasm, the cancer appears at the seat of the injury."

I know of no authentic example of an open wound in a cancerous subject in a region exempt from cancer which has itself undergone cancerous metamorphosis. In cases of removal of tumors when the ablation has been free and early, the cicatrices are healthy and usually not liable to relapses, which readily occur on the other hand in distinct localities.

It would seem from this statement that the theory of Coheim is apparently correct, that the tromatism which develops a cancer is an irritation to some belated embryonic cell, which springs into growth from the irritation which it has received. It would also seem that if cancer was an hereditary condition that the entire body would be loaded with cancerous cells to a greater or less extent, and that an operation of any nature where the tissues are not invaded would be liable to have a cancerous manifestation, which is evidently not the case.

Now I have taken from the applications as they have been received at my office a few statistics with reference to cancer. Out of 38 cases of cancer in the grandparents of the applicants, I find four cases of cancer and three cases of consumption in the parentage. Out of 67 cases of cancer in the parents of the applicants, I find but one case of cancer in the brothers and sisters and five cases of consumption. In the 67 cases of cancer in the parents I had a full and complete history of the health and cause of death of the grandparents. It would seem from a study of these cases that cancer is not produced in the offspring of a person suffering from cancer, but that we have other diseases manifesting themselves which are fully as bad, if not worse, than if the applicant inherited *per se*.

I believe it our duty to treat cancer along the same lines as we do consumption, that it is not an hereditary disease, but that the party inherits a weakened constitution which will not stand the ravages of disease, therefore the offspring of a cancerous parentage is not a good risk for Life Benefits ; not on account of his liability to inherit the disease *per se*, but that he is liable to die from some other disease due to a weakened constitution.

I think sometimes, possibly without reason, that could we get the exact history of the early life and childhood of a party dying with cancer, we would find that it was a feeble child. I have written a few letters trying to ascertain the truth of this assertion, and I am going to follow it up along the same line and see if it is not possible for me to learn something of the early history of every applicant who dies from cancer, and if each one of the supervising Medical Examiners here would make the same effort along that line, a few cases from each society would make a large amount of information that would be decidedly valuable.

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### CANCER vs. LIFE INSURANCE.

BY ORSON MILLARD, M. D , SUPREME SURGEON, KNIGHTS OF THE LOYAL GUARD.

This subject is far too extensive to admit of exhaustive treatment within the circumscribed limits to which the practical nature of this Fraternal Congress will admit, hence but little more than the bare outlines, or a synopsis can be at-



S. A. WILL, PITTSBURG, PA.  
PRESIDENT 1894-95.





tempted at this time, while this fact may be patent, it is hoped that this sketch will prove interesting, if not instructive, to those whose thought has been in some one of the other numerous branches of our professional work.

Cancer was recognized as early as the time of Hippocrates, and it would seem that but little progress had been made in the treatment and cure of this scourge during the last 3,200 years, while 1,400 years of this time was without a semblance of a microscope, and it was not until after the archromatic lens was invented that we really possessed a useful instrument that would bring out the outlines of the cancer cell.

If the clinical picture of cancer furnished a well developed train of symptoms we might, in many cases, dispense with the microscope, but such is not the fact.

It is by grouping the various symptoms that present themselves, together with the cell formation as disclosed by the microscope that enables us to arrive at anything like a definite conclusion that will warrant a diagnosis of cancer.

We will therefore assume that we are to deal with an irregular neoplasm, which runs a malignant course.

Very many of the best and most eminent clinicians known to us are of the opinion that cancer is of local origin, while others are equally positive that it is an hereditary infection that is handed down from generation to generation.

Many attempts have been made to inoculate the lower animals with cancer, but we only find that in three (3) cases has this been successful.

The writer of this paper is of the opinion that cancer, like tubercle, is produced by a germ, and that when that germ falls upon a soil that is adapted to its growth and culture, that it will take root and grow, that is, all the conditions that are required to produce a crop must become a part of the equation, and if any one of the unknown qualities or elements are lacking, the cancer seed fails to fructify.

It has been maintained by many surgeons that some local lesion must exist for the development of a cancer, that is, it must be first set up as a local prelude to a heterologous growth, and while that may be to a certain extent true, the other elements that are hereditary but not cancerous must exist, otherwise the cancer seed will not grow.

At a Congress of German surgeons it was shown that traumata acted as a cause of cancer in from 10 to 14 per cent. of the cases only.

The germ theory of cancer is the same as the germ theory of any other disease of its class.

That is, it is not necessary to presuppose that the cancer cell existed at birth or before birth, in a case of hereditary cancer, so-called, but that the soil and climate of the individual is favorable to the development of the neoplasm.

I am constrained to abide by this construction, notwithstanding the fact that Broca found that in one family 16 deaths from cancer occurred in the course of 70 years.

The number of inherited cases are reported according to different authorities as follows: Lebert, 1 to 10; Velpeau, 1 to 12; Cocke, of London, England, 1 to 8; London hospital, 1 to 7.

It has been found that when cancer recurs in a family that it usually attacks the same organ or system.

This, in my opinion, is still farther evidence in favor of the soil and climate theory, that is, I mean the soil and climate of the individual.

I will incidentally mention the fact that the average age of cancer of internal organs is about ten years earlier than the average age of cancer of the skin.

I am of the opinion that this fact is strong evidence against the theory of traumata.

Lupoid ulcers in years gone by have been classed among the cancers.

The fact that paraicitic micro-organisms of the tuberculous order are transparent, and that Dr. Koch, of Berlin, invented a staining process that would leave the germ colored, while the other tissues could be freed from the color, has opened a large field for valuable research and has pointed out the probable fact that lupus is tuberculous and not cancerous.

I therefore believe that in insurance we should, as a business proposition, class all risks with a lupoid history as tuberculous and not cancerous.

According to one authority cancer occurred twenty four times in 2,946 cases in males as against 7,479 females. In the same hospital, while among 948 cases of cancer of the skin 740 were males and 210 were females, showing in this case that while cancer of the internal organs of the female largely exceed the same disease in men, the figures so far as the skin is concerned are about reversed.

I would remark that scrofula is by some classed as akin to cancer, while by others it is looked upon as tuberculous, but to lean to the theory of the late Dr. Gross, of Philadelphia, that scrofula is hereditary syphilis, or, in other words, syphilis, changes the nature of the soil and leaves it without resisting qualities, and the individual becomes an easy prey to other ailments.

M. U. Leblanc, of Paris, a veterinary surgeon, assumed to be good authority on this subject, states that the dog and cat are most frequently affected with cancer, and next comes the pig, ox, horse and mule.

It has not been observed in birds, reptiles or fishes.

It has been found that out of 9,118 deaths from cancer there died before the twentieth year 49 persons; from 21 to 30, 281 persons, and between the ages of 31 and 70 years there occurred 6,162 cases of the same disease. Making an ascending scale between the 20th year and the 70th year, which reaches its highest point at 70 years, then between the 70th and the 100th year the mortality decreases from 82.7 to 3.9 at the oldest age.

If cancer is really hereditary and is not a germ disease, that is, if it is born in the individual, why should not all patients fall by the wayside at all ages with some sort of regularity?

Such, however, is not the case, and, may I not ask, is this not still farther evidence of its propagation by germs?

If the cancer *per se* is not hereditary, but the soil and climate of the family is such that it is suited to the growth of cancer, would it make any difference in our conclusions in a practical way in admitting or rejecting an applicant for benefits in a fraternal or other organization?

I am of the opinion that while the general result as to the percentage of rejections and approvals would be about the same, still, if the applicant resembled the one side or the other of the house, it might make a difference to individuals.

I am of the opinion that a history of cancer in blood relatives, when there are several cases in the immediate family, should disqualify, especially when the applicant resembles some one of the relatives who have died of the disease.

## FRATERNAL PRESS SECTION.

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JOURNAL OF PROCEEDINGS OF THE PRELIMINARY ORGANIZATION  
OF THE FRATERNAL PRESS SECTION, HELD AT PORT  
HURON, MICH., OCTOBER 6TH AND 7TH, 1897.

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PORT HURON, MICH., October 6, 1897.

The meeting of fraternal editors and publishers was called to order in the Hotel Harrington, by Gilbert Howell, who made a brief statement of the effort made to interest the various publications to hold this meeting, and the responses thereto, which had culminated in the issuance of the following call :

*Document No. i.*

PIQUA, OHIO, September 5, 1897.

*Dear Sir and Brother :*

The responses to the circular issued in April to various fraternal publications, suggesting a meeting of editors and publishers, for the purpose of forming an association for mutual benefit, have been so cordial and favorable that it has been deemed wise to call such meeting to convene at Port Huron, Mich., immediately following the session of the Fraternal Congress.

The convention will assemble at the parlors of The Harrington Hotel, Thursday, evening, October 7, 1897, for organization, and will probably continue Friday and Saturday.

Each brother editor is invited to prepare and submit a paper to the association on any of the subjects—pertinent to fraternal journalism and—of most vital interest to himself.

Trusting that the objects of this meeting will commend itself to your judgment, and that you will be present and participate in the organization of a National Fraternal Press Association, we remain,

Yours fraternally,

GILBERT HOWELL.

Mr. W. W. Connel, editor and publisher of the *Recorder*, of No. 1328 Chestnut St., Philadelphia, Pa., was appointed temporary Chairman, and Gilbert Howell, editor and publisher of the *Buckeye Workman*, of No. 275 Woodland Ave., Cleveland, Ohio, was appointed temporary Secretary.

The Secretary was requested to call the roll and note the different publications represented. The following responded, viz :

"The Recorder," in interest of Fraternal Mystic Circle. Represented by W. W. Connel, No. 1328 Chestnut St., Philadelphia, Pa.

"The I. O. H. Advocate," in interest of Improved Order Heptasophs. Represented by Dr. J. H. Christian, P. O. Box 806, Baltimore, Md.

"The Columbian Herald," in interest of Columbian League. Represented by W. Warne Wilson, Detroit, Mich.

"The P. H. C. Gazette," in interest of Protected Home Circle. Represented by P. D. Stratton, Sharon, Pa.

"The K. & L. of Security Journal," in interest of Knights and Ladies of Security. Represented by J. M. Wallace, Topeka, Kan.

"The Dakota Visitor," in interest of Dakota Grand Lodge, A. O. U. W. Represented by H. C. Sessions, Aberdeen, S. Dak.

"The National Reserve Journal," in interest of National Reserve Association. Represented by F. W. Sears, Kansas City, Mo.

"The Loyal Guard," in interest of Knights of Loyal Guard. Represented by Edwin O. Wood, Flint, Mich.

"The Keystone Workman," in interest of Pennsylvania Grand Lodge, A. O. U. W. Represented by M. W. Sackett, Meadville, Pa.

"The Court of Honor," in interest of Supreme Court of Honor. Represented by A. L. Hereford, Springfield, Ill.

"The K. of H. Reporter," in interest of Knights of Honor; "The Fraternal Aid," in interest of Fraternal Aid Association. Both publications represented by W. R. Spooner, New York, N. Y.

"The Fraternal Monitor," in interest of all Fraternal Beneficial Associations. Represented by M. F. VanBuskirk, Rochester, N. Y.

"The Chariot," in interest of Supreme Tribe Ben-Hur. Represented by D. W. Gerard, Crawfordsville, Ind.

"The Fraternal Aid," in interest of Fraternal Aid Association. Represented by Dr. L. A. Ryder, North Topeka, Kan.

"Journal of Mutual Protection," in interest of Order of Mutual Protection. Represented by G. Del Vecchio, 269 Dearborn St., Chicago, Ill.

"Our Home," in interest of Home Circle. Represented by Julius M. Swain, 120 Tremont St., Boston, Mass.

"The Golden Chain," in interest of Golden Chain. Represented by O. B. Craig, 202 Fidelity Bldg., Baltimore, Md.

"The Fraternal Guide," in interest of Knights and Ladies of Golden Star. Represented by Rev. S. P. Lacey, 9 Bank St., Newark, N. J.

"The Life Advocate," in interest of Knights and Ladies of Fireside. Represented by W. Higgins, Telephone Bldg., Kansas City, Mo.

"The Loyal Workman," in interest of Iowa Grand Lodge, A. O. U. W. Represented by R. L. Tilton, Ottumwa, Iowa.

"The Royal Templar," in interest of Royal Templars of Temperance. Represented by E. B. Rew, 48 Niagara St., Buffalo, N. Y.

"The Bee Hive," in interest of Knights of the Maccabees. Represented by F. W. Stevens, Port Huron, Mich.

"The Pyramid," in interest of Ancient Order of Pyramids. Represented by E. S. McClintock, Topeka, Kan.

"The Michigan Maccabee," in interest of Great Camp of Michigan Maccabees. Represented by F. W. Sherman, Port Huron, Mich.

"The Field Worker," in interest of Modern Woodmen of America. Represented by D. I. Thornton, Kansas City, Mo.

"The Modern Woodmen," in interest of Modern Woodmen of America. Represented by F. O. VanGalder, Sycamore, Ill.

"The Lady Maccabee," in interest of Ladies of the Maccabees. Represented by Miss Emma E. Bower, Ann Arbor, Mich.

"The Buckeye Workman," in interest of Ohio Grand Lodge, A. O. U. W. Represented by Gilbert Howell, 275 Woodland Ave., Cleveland, Ohio.

"The Review," in interest of the Ladies of the Maccabees. Represented by Miss Bina M. West, Port Huron, Mich.

"The Ohio Maccabee," in interest of Knights of the Maccabees. Represented by Ed. L. Young, Norwalk, Ohio.

"The Helping Hand," in interest of National Aid Association. Represented by Alonzo Wardall, Topeka, Kan.

On motion, the Chair was instructed to appoint a committee of five on Permanent Organization, said committee to draft and report at earliest hour possible a Constitution and By-Laws for the government of the Association.

The Chair appointed as the Committee, M. F. VanBuskirk, Chairman; H. C. Sessions, F. W. Stevens, Gilbert Howell and D. W. Gerard.

After an interesting discussion regarding the objects of the Association and who should be eligible to membership, etc, the meeting adjourned to meet at the call of the Chairman.

GILBERT HOWELL,

*Secretary.*

PORT HURON, Mich., October 7, 1897.

The Association was called to order by W. W. Connel, Chairman, in the parlors of Hotel Harrington, at 1 o'clock P. M.

M. F. Van Buskirk, Chairman of the Committee on Permanent Organization and Constitution and Laws, submitted the following report, viz:

*To the Members of the National Fraternal Press Association:*

Your Committee on Constitution and Laws and Permanent Organization submit the following report, viz:

Owing to the limited time allowed, it has been deemed inexpedient to submit a Constitution and Laws. In lieu of this it is recommended that an Executive



Committee be authorized to devise ways and means for the conduct of the interests involved.

Therefore it is suggested that this Committee on Constitution and Laws be permitted to report "Progress," and that in the interim the Executive Committee control on all matters, it being understood that the object of this Association is to be a co-worker with the National Fraternal Congress.

It is recommended that arrangements be perfected at the very earliest date possible in the direction of combining the various publications for advertising purposes.

It is believed that the interests of this Association will be furthered by appointing a Committee on Program and Topics for the next session, and therefore we recommend that such a committee be now appointed.

For the purpose of defraying the expenses necessary, and for those already incurred, it is believed that a membership fee of five dollars should be paid by each member of this Association.

Membership in this Association shall be limited to the publications issued in the interest of the organizations which are members of the National Fraternal Congress, and such other publications as are issued in the interest of Fraternal Beneficiary Organizations, when such are approved by the Executive Committee of this Association.

The following are placed in nomination as officers, and the Executive Committee, and we recommend their election, viz :

For President—M. W. Sackett, Sec'y-Treas'r Fraternal Congress, Meadville, Pa.

For Vice-President—F. O. VanGalder, Editor Modern Woodmen, Sycamore, Illinois.

For Secretary-Treasurer—Gilbert Howell, Editor Buckeye Workman, No. 275 Woodland Ave., Cleveland, Ohio.

For Executive Committee—M. F. VanBuskirk, Editor Fraternal Monitor, No. 89 State St., Rochester, N. Y.; D. W. Gerard, Editor The Chariot, Crawfordsville, Ind.; F. W. Stevens, Editor The Bee-Hive, Port Huron, Mich.; D. S. Biggs, Editor K. of H. Reporter, Arlington, Mass.

All of which we herewith respectfully submit,

M. F. VANBUSKIRK,  
H. C. SESSIONS,  
D. W. GERARD,  
F. W. STEVENS,  
GILBERT HOWELL,

*Committee.*

On motion, the report of the committee was divided, and that portion of the report referring to nomination of officers for the permanent organization was then adopted, and the officers and executive committee as therein named were duly elected to serve for one year. The balance of the report was laid over for consideration until after permanent organization had been effected.

On motion of W. Warne Wilson, the Secretary was instructed to report to the National Fraternal Congress that the Fraternal Press Association had perfected its organization, and had duly elected the following officers, viz : M. W. Sackett, President; F. O. VanGalder, Vice-President; Gilbert Howell, Secretary-Treasurer, and that as such Association we ask that the Congress include in their proceedings such a record of this formation of a National Fraternal Press Association as may be approved by the President and Secretary of the Congress.

There being no further business the temporary organization adjourned to meet at the hall of the Fraternal Congress immediately after the adjournment of that body.

GILBERT HOWELL,  
*Secretary.*

W. W. CONNEL,  
*Chairman.*

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## NATIONAL FRATERNAL PRESS ASSOCIATION— JOURNAL OF PROCEEDINGS.

### PERMANENT ORGANIZATION.

PORT HURON, Mich., October 7, 1897.

The National Fraternal Press Association was called to order in the hall of the Fraternal Congress at 3 o'clock P. M., M. W. Sackett, President, in the chair.

The Secretary was requested to call the roll, and the following publications and representatives were found present, viz :

(See roll call on pages 137 to 139 inclusive.)

The Secretary read the minutes of the temporary organization.

On motion of E. L. Young, the President was directed to appoint a Committee on Constitution and Laws, to be composed of three members.

The President appointed as such Committee, W. Warne Wilson, F. W. Stevens and Ed. L. Young.

On motion of H. C. Sessions, the President was directed to appoint a committee of three members with instructions to draft "Preamble and Objects of the Association."

The President appointed as such committee, H. C. Sessions, Miss Emma E. Bower and Dr. J. H. Christian.

A paper was read by M. W. Sackett, on the topic, "Fraternal Papers as Advertising Mediums," which will be found as an addenda to the proceedings of this Section.

D. W. Gerard presented a paper, "Importance of Fraternal Journalism," which will be found as an addenda to the proceedings of this Section.

M. F. VanBuskirk presented a paper, "Benefits of Co-operation for Fraternal Publications," which will be found as an addenda to the proceedings of this Section.

Dr. J. H. Christian presented the following resolution, which was adopted :

*Resolved*, That the Executive Committee of this Association be requested to do all within their power, and to co-operate with the Press Committee of the National Fraternal Congress to secure the necessary legislation which will enable our papers to be admitted to the mails at pound rates for delivery in the city of publication.

On motion of W. W. Connel, the President was directed to appoint a committee of five members as a Committee on Advertising.

The President appointed the following as such committee : W. W. Connel, Alonzo Wardall, F. O. VanGalder, G. W. Gerard and Rev. S. P. Lacey.

H. C. Sessions, Chairman of the Committee on "Preamble and Objects of the Association," submitted the following report, which was adopted :

*To the National Fraternal Press Association :*

WHEREAS, The National Fraternal Congress meets annually for the purpose of considering matters of especial interest to the various Fraternal Beneficial Societies which are members of the Congress, and for the purpose of advancing these interests which are the interests of FRATERNITY ; and

WHEREAS, The Fraternal Publications issued in the interests of such Societies enter nearly 2,500,000 of the best homes of this land ; and

WHEREAS, It is to the interest of *all* ; that the Editors and Publishers of such Journals should be in a position to furnish the very best thought, and be in touch with the spirit, and extend the influence of the Congress ; therefore be it

*Resolved*, That the objects of this Association shall be to promote fraternity, aid in the dissemination of the best thought by furnishing selected articles upon subjects of general interest to all the societies, and to co-operate with each other in securing the proper advertising patronage.

Also to provide the means for making known the value of the Fraternal Press for advertising mediums.

All of which is respectfully submitted,

H. C. SESSIONS,

EMMA E. BOWER,

J. H. CHRISTIAN, M. D.,

*Committee.*

W. Warne Wilson, Chairman of the Committee on Constitution and Laws, submitted the following report, which was adopted :

PORT HURON, MICH., October 7, 1897.

*To the National Fraternal Press Association :*

Your committee charged with the duty of preparing by-laws respectfully submit the following, and recommend their adoption, viz :

*Name.*—The name of this Association shall be the Press Section of the National Fraternal Congress.

*Officers.*—The officers of this Association shall be a President, a Vice-President and a Secretary-Treasurer.

*Executive Committee.*—The Executive Committee shall consist of the officers *ex-officio* and four additional members.

*Standing Committees.*—The standing committees shall be a Laws Committee, a Finance Committee and a Committee on Program, each of which shall consist of three members, to be appointed by the President, with the exception of the Program Committee, which shall consist of the President, Vice-President and the Secretary-Treasurer.

*Election.*—The officers and members of the Executive Committee shall be elected at each annual meeting of the Association.

*Annual Meetings.*—The annual meetings of this Association shall be held at the time and place of the annual meeting of the National Fraternal Congress.

*Membership.*—Membership in this Association shall be limited to journals published in the interest of societies which are members of the National Fraternal Congress, and such other journals as are published in the interest of Fraternal Beneficiary Associations, when approved by the Executive Committee of this Association.

*Revenue.*—The revenues of this Association shall be derived from a membership fee of (\$5.00) five dollars, to accompany the application for membership, and such annual dues as may be recommended by the Executive Committee and approved by the Association.

*Representation.*—Each journal holding membership in the Association shall be entitled to one representative, whose credentials shall be in such form as may be prescribed by the Executive Committee.

*Voting.*—Each journal shall be entitled, through its accredited representative, to one vote upon all questions.

*Duties of Officers.*—The President, Vice-President and Secretary-Treasurer, shall perform such duties as pertain to their respective offices and as may be required of them from time to time.

*Duties of Executive Committee.*—The Executive Committee shall have general charge of the affairs of the Association, and perform such other duties as may be required from time to time.

All of which is respectfully submitted.

W. WARNE WILSON,  
ED. L. YOUNG,  
F. W. STEVENS,  
*Committee.*

W. W. Connel, Chairman of the Committee on Advertising, then submitted the following report, which was adopted, viz.:

*To the National Fraternal Press Association.*

Your committee, appointed to suggest some idea as to a plan for securing advertising on the basis of a combined circulation, would recommend: That the Executive Committee take up the matter of securing some person to act as Advertising Agent for this Association, at rates commensurate with the circulation; payment to the various papers being apportioned according to its circulation; also

That the Secretary correspond with the publishers or other proper person of those papers having a large circulation and which do not now take advertising, and thereby ascertain what if any arrangement they would entertain to participate in such an arrangement; also

That the Secretary of this Association at once secure such information from the various publishers of papers having designated their desire to be a part of this Association, as to what amount of space is open for advertising in their papers, thus securing in advance necessary data for such an agent as may be appointed.

All of which is respectfully submitted,

W. W. CONNEL,  
F. O. VAN GALDER,  
SAM. P. LACEY,  
*Committee.*

D. W. Gerard presented the following resolution, which was adopted:

*Resolved,* That the Executive Committee be requested to co-operate with the Press Committee of the National Fraternal Congress in securing articles for publication upon such subjects as the joint committees may approve and suggest,

and that from such suitable articles as they may select to secure the publication of the same in the various newspapers represented in this Association as soon as possible.

On motion of W. Warne Wilson the bill of Gilbert Howell for \$18.88, for postage and printing already incurred, as per bill rendered, be referred to the Finance Committee with instructions to pay it when properly approved.

The President then appointed the following committees for the ensuing year :

COMMITTEE ON LAWS.

E. L. Young ..... Norwalk, Ohio.  
D. I. Thornton ..... Kansas City, Mo.  
F. W. Sherman ..... Port Huron, Mich.

COMMITTEE ON FINANCE.

W. Warne Wilson ..... Detroit, Mich.  
W. W. Connel. . . . . Philadelphia, Pa.  
Alonzo Wardall ..... Topeka, Kan.

There being no farther business, President M. W. Sackett declared the Association adjourned, to meet in the city of Baltimore, Md., on the third Tuesday in November, 1898.

M. W. SACKETT,  
*President.*

GILBERT HOWELL,  
*Secretary-Treasurer.*

## ADDENDA TO FRATERNAL PRESS SECTION.

### FRATERNAL PAPERS AS AN ADVERTISING MEDIUM.

BY M. W. SACKETT, SUPREME RECORDER A. O. U. W., AND EDITOR OF THE  
"KEYSTONE WORKMAN."

When the matter of organizing a Fraternal Press Association was presented to me by Brother Howell, I gave my hearty approval. I believed that such an association could be made, not only pleasant and beneficial to its members along social and educational lines, but by proper steps being taken, it could be made of pecuniary advantage to all.

It is, perhaps, not too much to say that there are one hundred and fifty publications in the United States and Canadas that would probably come under the restrictions of such rules as will be adopted by this meeting. These papers, or publications, represent a circulation of at least one million; as separate publications many of them are only printed monthly, and have not been able to command much attention as advertising mediums; therefore, what patronage they have received has been, in the main, at exceedingly low rates. I believe it to be practicable to join in a plan that will enable us to enter the advertising field and command, not only the best class of advertisements, but also the best prices being paid therefor.

Certain general rules and regulations to carry out this purpose should be carefully prepared by a committee of this body. This done, and a competent man appointed to place advertisements, the result will be, I believe, to greatly increase the revenue to all from this source.

I believe there exists no serious impediment to the pooling of our circulation for this purpose. This might be done on the basis of percentage according to circulation, or in such other equitable way as would be satisfactory to all.

My personal experience in soliciting advertisements has not been large, still I have found that, with a circulation of some sixteen thousand and a monthly publication, it was extremely difficult to secure patronage, and what was obtained was at an exceedingly low rate.

No class of publications, except the standard magazines and a few home journals, will compare with our publications in value, when it is understood by advertisers what interest is taken by our membership in their Order papers, and that these papers go to the homes and are read and preserved and not consigned to the waste basket. For local advertising, such papers are of but little value, except, perhaps, in large cities, and there this field is better covered by the regular press. Our field, however, is wider than this, and our publications will commend themselves to those who desire to bring to notice articles that will have a general sale over the country, and must be brought to the attention of the people by a medium that circulates in every section.

The advertising agencies, now soliciting the privilege of our columns for this general advertising, are, as a whole, very unreliable, and my experience has been that it does not pay to trouble with them. The inferiority of these agencies has led to a great reduction in the prices as well as a lowering of the standard of advertisements obtained. If we could manage to place in the hands of a reliable agency the offer of a million homes to be visited each month by our publications, I have no doubt it would command attention and thereby secure the patronage of all first-class advertisers.



There are other lines of co-operation wherein, to my mind, we can labor for mutual advantage, but as my paper was to be restricted to the subject above mentioned, I leave others to bring out further thought.

I trust that a permanent organization may be formed that, like the National Fraternal Congress, shall develop to be a power for good and mutual advantage.

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### THE IMPORTANCE OF FRATERNAL JOURNALISM.

BY D. W. GERARD, SUP. CHIEF TRIBE OF BEN-HUR AND EDITOR OF THE "CHARIOT."

The power of the press in shaping public opinion and controlling individual thought is simply tremendous. The silent forces that emanate from the printing presses of the civilized world more completely dominate public thought and shape political action than the edict of the most autocratic ruler on earth. Without the press civilization and enlightened thought could not exist.

With the rise of fraternities, especially the beneficial fraternities, there came a demand for a class of papers devoted exclusively to the advocacy of this new method, for the protection of the homes and the dependent loved ones of the common people.

At first these papers were modest in size and expression. The new gospel of humanitarianism and self help was scoffed at and reviled by old line insurance companies and their paid allies.

They predicted speedy dissolution and disastrous failure. The boldest fraternal papers would only hold up the banner of promise and wait for the fulfillment of their prophecies.

For years these papers were only the chroniclers of the happenings of the various societies they represented. But as time passed and the orders continued to grow with wondrous rapidity, discharging promptly all obligations to their members and furnishing safe and reliable protection at less than one-third the price in old line companies, the fraternal press assumed a bolder front, until to-day the ablest advocates of common sense protection are the papers representing the various fraternal orders.

It is impossible to estimate the tremendous influence of these various publications. From small sheets, issued semi-occasionally by the beneficial orders, most of them are now large newspapers with an aggregate monthly circulation exceeding two and one-half million copies. Their timidity has vanished and



**W. R. SPOONER, NEW YORK CITY, N. Y.**

**PRESIDENT 1895-96.**



they are aggressively fighting the battle of fraternal protection as against level premium and open assessment insurance.

While this advance has been very great and the good accomplished incomparable, yet it seems to me that the time has come for a closer union and more united action among our various order papers.

We are battling for a common cause against a common enemy, thoroughly equipped and liberally supplied with all the munitions of active warfare. An enemy strongly entrenched and rich in legalized plunder and robbery. An enemy that would corrupt every legislature and throttle every fraternal organization, if possible. An enemy who, but for the Fraternal Congress, through its brave, loyal and intelligent committees, would have driven the beneficial orders from two-thirds of the States in this Union, and scattered our magnificent army of fraternity to the four winds of heaven.

The editors of the fraternal press should be able to gather a rich lesson from the magnificent results attained by the Fraternal Congress. When the orders united they won constant victories. When the managers of the fraternal press unite upon a common line of action, they will become irresistible.

There is a common ground upon which each fraternal journal may stand without disloyalty to the order it represents. I would not have you abate one line of defense of your particular order, nor omit a single argument to show that you belong to the best division of the army, but please remember that while you belong to a division, possibly the largest, finest and best equipped, that your supreme duty is to the great army of fraternity, and not to the division alone.

In the bloody days from '61 to '65, "The Boys" were loyal to their various corps commanders, and constantly sounded the praise of Sherman, Sheridan, Rosecrans, Logan, Wallace, McPherson, Mead, Hancock, or whoever might have been their immediate commander, but they never forgot that over and above all their beloved generals was the great hearted Lincoln, and the matchless commander Grant, guiding and controlling the great struggle for freedom and human right.

Let us consider some of the common grounds upon which the fraternal press may stand without sacrificing their loyalty to the various societies they represent ; first,

#### FRATERNITY.

This is the bed rock upon which every true Order must be founded. It is so broad and so strong, that every man and woman in the civilized world may stand upon it, and may be made happier, purer and better by doing so. It is

the culmination of the "Sermon on the Mount" and the glorification of the sublime doctrine of the "Fatherhood of God, and the Brotherhood of man." It should be set in caps, and double leaded, in every issue of our respective papers; second,

#### PROTECTION.

Our fraternal journals should constantly insist, and imperatively demand, that the protection offered by the various fraternal orders must not be confounded with the insurance offered either by the old line, or open assessment companies. They are as wide apart as the poles; as different as light and darkness. One glows with fraternal love and confidence, the others are the sordid contracts of cultured Shylocks.

We cannot emphasize this difference too strongly—the future of fraternity depends upon it. The Congress of the United States and the Legislatures of many States have confirmed this position by the passage of the "Uniform Bill." The courts have decided that our orders are not insurance corporations. The mails are open to us because of this construction. The word insurance is a misnomer when found in the fraternal vocabulary. It is too weak and too sordid. Protection is the only word that can definitely express our mission.

Its definition is "defense, shelter from evil, preservation from loss, injury or annoyance." Our mission is to defend the living, care for the sick, bury the dead, and provide financial aid for the loved ones, in event of death.

Moses evidently referred, prophetically, to the fraternal beneficial orders, when he said, "Let them rise up and help you, and be your protection." Protection is our strong power of defense—our bulwark of safety. When we abandon it, we write "Ichabod" over the doorway of our lodge rooms. If this convention does nothing more than adopt a common code, by which the word insurance is banished from the columns of the fraternal press, and the word protection substituted, it will have accomplished a mighty work. Let us get squared away on the right track. Let us determine "where we are at." When we do this, the members of the various orders will begin to learn that they belong to fraternal beneficial societies, and not insurance companies; third,

#### HARMONY.

It is necessary that the utmost harmony of action should exist among the friends of fraternity. Odious comparisons of the other fraternal orders should never find a place in our columns.

Always draw them with the enemy; never with friends. As well one division of an army pouring shot and shell into the ranks of another division of the same army, as the organ of one of our great beneficiary orders assailing the business

methods and personal character of another great beneficial order. Grape and cannister for our enemy; cheers and encouragement for our friends; fourth,

#### LIBERALITY.

If either of us have a good thought, an advanced idea, or in possession of a fact new and startling, we should gladly share it with our slower neighbor, and thank God for our superior smartness.

Our organs must furnish ammunition for a host of untiring, zealous and intelligent organizers, without whom they were not; by whom they are.

Without whose untiring zeal and intelligent labor the mighty host of fraternity would not be. By whose magnificent work the grand army of fraternity is to-day the marvel of the century, and the most stupendous factor for good in this country. These busy workers, on the picket line, among the "Sappers and Miners," sleepless and untiring, are depending upon the fraternal press for the mighty arguments and clear illustrations that will enable them to protect our orders from danger, press the battle to the enemies' gates, and win a mighty victory.

The common people are with us. They have solved the problem of practical self help, by the aid of "fraternity upon business principles."

Old line insurance has no charm for them—they have found a better way. Our special mission is to the banker and business man who have been too busy to investigate, and whose eyes have been blinded by that army of so-called assets, which are in reality largely liabilities. Into this mission field the Fraternal Press should send, with each issue arguments so strong, so terse, so trenchant, that the business man would soon demand to know what proportion of the annual premium paid on his old line policies was applied to the mortality, legal reserve and expense elements. He is now too busy to get this information, and the old line agent is too smart to raise the question.

The demand will come some day, so strong, so insistent and so universal that a showing must be made. When it is made the scales will drop from the eyes of the business men, and they will become our strongest advocates.

In the presence of this vast possibility for good the Fraternal Press can afford to be liberal with each other, and unitedly plan for an aggressive advance all along the line; fifth,

#### BUSINESS METHODS.

The combined circulation of the Fraternal Press is so great, and the character of its readers so good, that shrewd advertisers will soon realize their value if given an opportunity to test them.

This very important question will be fully presented by Bro. Sackett, of the "Keystone Workman," whose large experience, and firm grasp of the situation will, doubtless, enable him to present some plan by which we may secure large advertising patronage at remunerative rates.

#### HOW TO BRING THIS ABOUT.

The Fraternal Press should form an association during the session of the Fraternal Congress. It should be followed by annual meetings, and the largest opportunities given for exchange of ideas. We should adopt some plan by which we could secure the best and brightest thoughts of the ablest writers, in our general fraternity, for publication in our various papers. To this end, the association, if formed, should select a special committee to act in conjunction with the Fraternal Press Committee appointed by the National Fraternal Congress, in devising some plan by which we may secure such papers. Let these two committees carefully prepare a list of subjects vital to our system of protection, publish this list in all the fraternal papers and request the preparation of papers bearing upon one or more of these subjects, by every advocate of the fraternal system.

Fix a definite time when such papers must be in the hands of the committee; after their reception this committee should meet and carefully examine and select at least twelve of the strongest papers and empower the chairman of the Committee on Fraternal Press to furnish one article each month to each of the papers whose order is represented in the National Fraternal Congress and request its publication. By this means we will not only secure co-operative action, but the best thoughts of the strongest writers. These various articles will bear the stamp of approval of a committee clothed with authority and competent to select the very best from among those submitted.

This is the age of education and intelligent inquiry. The hard pinching times have driven men to study the best means of protecting their families at the lowest possible cost, consistent with safety.

Convince them that ours is the best method and they will gladly accept it. Arm our members and workers with facts and figures.

Give them reliable data; clinch the truth with strong, unanswerable arguments; send these forth with each monthly issue, and we will soon find the old prejudices giving away, unity of action will be secured among our orders, and a vast increase of new members will be secured from among those who have hitherto stood aloft because they distrusted our ability to grant them reliable protection.

Consider the good that may be accomplished by the publication, from month to month, of these carefully prepared articles in every fraternal paper in the country. Every organizer and every member of the various fraternal beneficial orders will be supplied from month to month with the very best possible arguments with which to convert the unbeliever and demolish the sophistries of the old line agents.

Let the grand army of fraternity, now two million five hundred thousand, be fully equipped; every soldier supplied with abundant ammunition and ready to obey every command; every division swinging into line with the steady tread of veterans; no discord, no confusion; every eye to the front, keeping step to the music of home and fireside, all marching under the grand banner of Protection, then will the closing years of this century witness grander victories for fraternity than all the years that have passed.

We cannot overestimate the importance of the fraternal press in bringing about these grand results, and as members of this association we should so marshal our forces that we may at all times present a solid front to the enemy; press forward until every opposing force is in our possession, and poverty, the queen of the world's misfortunes, has been dethroned and a kingdom of universal brotherhood established that shall endure until the end of time.

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### BENEFIT OF CO-OPERATION TO FRATERNAL JOURNALISM.

BY M. F. VAN BUSKIRK, EDITOR OF THE "FRATERNAL MONITOR."

The subject assigned me is, as I interpret it, a review of the benefits to accrue to fraternal journalism through a sensible and practical line of co-operation on the part of its exponents. This naturally includes not only an interchange of views as to matters of editorial policy, but as regards the financial end as well. For, be it known, no journal is a complete success until it has placed itself on a financial plane, which means independence in all that this word legitimately means.

On the assumption that frankness and candor are to have a place in these deliberations; that we propose to mutually unbosom ourselves as to our many and diverse woes, to the end that they be dissipated; that the weak points apparent in our armor be mended—it is with this idea in view I venture a few observations which I hope will be accepted in the spirit in which they are intended, and then to be taken for just what they are worth.

First.—The opinion is hazarded that there are too many people who cherish the fond delusion that transcendent glory and undying fame are at the journal-



istic goal. Little do they reckon the perils that await them ; of the pitfalls that will be dug for them ; of the tribulations that are in store for them. Like the gentle zephyrs of a June morning are the blandishments of their friends who urge them to take the false step. Their ambitions beckon them on, and in an unguarded moment, the announcement is heralded broadcast that a "long felt want" is about to be supplied. For a time things go smoothly. Enthusiasm brushes aside the spectres that occasionally arise. These finally become more and more portentous, until the erstwhile enthusiasm becomes dampened, then chilled, and then comes the untimely frost which either nips this bud of promise or causes it to emerge from its chrysalis state to a broader and higher plane of usefulness.

Second. Lack of appreciation of work done and results secured have a most depressing effect. And who has not had this experience ? Those not familiar with the work are apt to have a most hazy conception of the arduous labors involved. Imagination is a fickle jade. Sometimes she pours forth her gifts with an abandon calculated to engulf those on whom they are showered. Again, she is so coy and inconstant that the most arduous wooing fails to elicit anything of a coherent or tangible nature. She is so contradictory and erratic when in these moods, that woe betide the hapless individual who essays to place his views on record when thus environed. Yet, the paper must come out, the sonorous voice of the compositor for "copy" is relentless ; there are yet several inches, feet or yards of space to be filled. Is it to be wondered that, in isolated cases, the editor has had recourse to the cup that for the time being drowns sorrow ?

Third. A great many editors—this is not limited to editors of fraternal publications—are expected to work "for the good of the cause" and board among their relatives. The glory of the position compensates for the work involved. And, indeed, the woods seem to be full of those who do business on this basis. Against all such the representatives here should lift up their voices in a diapason that will carry consternation and conviction to the hearts and minds of all whose distorted perspective may be otherwise. We need good, strong fraternal publications. We need those which will mould thought as well as echo sentiment.

At the head of these we need warriors capable of not only scotching the serpent of villification and misrepresentation, but of killing it. We need those who will not crawl into a bomb-proof cell when there is some journalistic powder to be burned. We need those who can recognize enemies when they come in the garb of friends, and who will warn their readers of them. In other words, while what may be termed wild-horse journalism should not be encouraged, that which stands on the watch-towers of fraternalism and which gives warning of danger should be more in evidence. To secure such men, it is necessary that they be paid, and amply paid, for their services. False economy means the spoiling of paper which would otherwise be valuable.

And now, having set forth briefly some of the difficulties to be encountered, reference to the possibilities of the future is in order. The ethics of fraternal journalism are far reaching. This branch of this vast system possesses an importance which, it is believed, has not been fully lived up to in the past. We have been going up and down through this land preaching the doctrines of fraternity, co-operation and unity of effort, yet up to this time we have contented ourselves with desultory, disorganized effort. We have met opposition in a listless, inert manner. When a co-worker in the field has been assailed, we have too often shirked responsibility by stating that this and that evil may exist in some organizations, but not in ours. Perhaps others have replied similarly when we have been assailed. What is the logical result? Have not the opponents of the cause been given an opportunity to use the deadly parallel against the entire system with telling effect? Have not these contradictory utterances been the most difficult problems with which we have had to grapple? Far better would it have been to have met the issue on the broad basis of system. If errors exist, correct them. If questions of principle come up, let us meet them as a system, remembering that these broad questions touch us whether we be named individually or not.

Another feature possesses more than passing value. Left to ourselves we are apt to become narrow. We have difficulty to see virtue in anything beyond the purview of our own interests. By coming together, discussing mooted questions, comparing notes and getting acquainted, we realize that there are heights and depths we have not yet sounded; our ideas are broadened even by hearing our own views expressed in different language by others; features and propositions we have hitherto regarded with suspicion are robbed of their supposedly iniquitous provisions by a frank explanation of the principles upon which they rest. In other words, we lose that positive, self-sufficient feeling and otherwise soften the asperities of life, not to speak of that comradeship and community of interests which make us better and more intelligent exemplars of that grand old system of human endeavor—Fraternity.

Let us now view co-operation among the fraternal journals from a financial standpoint. If not narrowed down to given adaptations of fraternal co-operation, the combined circulation of the journals will aggregate a total of fully three millions of subscriptions. The circulation of the journals represented in the National Fraternal Congress is fully half this number. The people among whom these journals regularly circulate are the most desirable from an advertising standpoint. They comprise the most thrifty and frugal of that great middle class which constitute the bone and sinew of this country. Assuming, as advertising agencies do, that there are five readers to each subscriber, what a magnificent field is offered to the intelligent advertiser.

Reference to our esteemed contemporaries shows that the opportunities here afforded have not been seized upon. It will not be attempted to set forth why this has not been done in the past. Let it be sufficient to state that here is a subject which deserves earnest and careful thought. Were the journals to band together, establish a rate based upon each 1,000 of circulation, absolute equity could be maintained, and an additional revenue of no small proportions be secured. Of course, this would require time and intelligent effort—but it is worth these. Some central agency could be established, a commission paid for business secured, or all could unite in defraying the expenses, and reaping the profits. This would also be effective in removing some of the undesirable or deceptive advertisers which may be found in some fraternal publications.

There are other combinations which could be made by a body of this character. Mutuality, co operation, fraternity—these embrace inchoate, generic ideas which have a place in every human mind and heart. Let us look at the field from a broad, expansive standpoint. What boots it as to the limits of individual interests! These are comprehended in the interests of all. We all must sow and water as the orders themselves have done. And the results will be worth the effort. The seed we sow must sprout, burst the clod and come before the world before it can become the great Banyan tree with unnumbered roots and with widely spreading branches, which will shelter the homeless and fatherless of the earth. Our opportunities are great. We only need to embrace them.

## PAPERS PRESENTED.

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### THE FUTURE OF FRATERNAL BENEFICIAL SOCIETIES: WHAT SHALL IT BE?

BY H. C. SESSIONS, OF THE ANCIENT ORDER UNITED WORKMEN.

Having once been a member of this Congress and for many years a student of the possibilities of Fraternal Beneficial Societies, I have watched with keen interest the discussions, and especially the declarations, of what seemed to be the consensus of opinion of the Congress.

The Congress has expressed itself in no uncertain manner, and has yielded an important influence in two directions, beneficial to all the associations which are members, and indirectly, all organizations which do an assessment business.

The influence of the Congress in formulating a uniform bill, and its aggressive action in securing its passage in many States, and in preventing hostile legislation in others, has been a most important and beneficial service. While the primal object has been to secure protection and fair treatment at the hands of the law officers of the States, it has done this and more, it has secured the respect and confidence of the public and its officers.

The second and most important and far-reaching service performed by the Congress when it endorsed the report of its Special Committee on Vital Statistics in 1895, when said committee had the courage of its convictions and announced in the language of that report that there were only two correct principles upon which to conduct the business of fraternal beneficial organizations, and at the same time announced that most of the plans upon which the great orders were working were faulty, and should be remedied. This was a warning signal that put every organization upon inquiry as to the correctness of its methods, and it came none too soon, as the associations have found upon investigation.

This startling admission by the Congress has led to a study of the correct principles involved in co-operative protection and to an effort by the leading

men to put their associations upon a basis which embraces perpetuity rather than cheapness and temporary popularity. The education emanating from the Congress has been so potent and widespread that the public is, to-day, demanding perpetuity rather than cheapness, and in this is a most encouraging sign for the future. The influence of the report of the committee has been most beneficial in so far as it announced correct principles and gave warning of faulty plans already in use.

It seems to me, however, that the Congress stopped short of its high privilege, if not its duty to the public and the large mass of members already interested in the societies composing the Congress, when it admitted that the principles of a level rate with a reserve were correct, that it did not ascertain and recommend at least the minimum rates necessary to create an adequate surplus fund to meet the cost of maturity.

In leaving the minimum rates undetermined, are not the doors left open for other and further mistakes by associations which adopt reserve plans, perhaps as vital to their perpetuity as their original plan? It leaves the way open for fraud and fraudulent schemes with inadequate rates, which, in time, will bring correct principles into discredit by their improper use. There is another danger, aside from those above mentioned, to associations upon a reserve plan. Already three insurance departments in this country, two in the United States and one in Canada, have given more or less attention to this subject of minimum rates in their reports. The Hon. J. Howard Hunter, inspector of insurance in Canada, recommended in his last annual report that the government fix a minimum rate for all assessment associations on a reserve plan, and gave the net annual cost for a level rate based upon the Canadian experience.

In the early history of assessment insurance in England the companies or associations were left to fix their own rates. In time the government stepped in and fixed the rates for them. Such will be the logical outcome in this country if this Congress neglects to fix minimum rates and secure their adoption in the different States and provinces.

The associations doing business on a level rate and collecting a fixed number of assessments per annum, carrying all to surplus except that used in paying death losses, are by inference educating their members and the public to believe they are collecting ample for maturity. If such associations are not, they will be devoid of surplus at the time of their greatest need, and are simply postponing the time of failure instead of guarding against it.

My only desire in this respect is to call the attention of the reserve associations to some of the dangers that will beset them in the future unless they plant themselves firmly upon the solid rock of ample rates. By ample rates I do not

mean old line rates, for I believe and know that less rates are ample. The point that I desire to emphasize is that with good management certain rates are necessary to perpetuity upon the reserve plan. Such rates are easily determined, especially to a new society, and if the societies do not take action, the departments will in the near future.

If we examine closely the past history and progress of fraternal beneficial societies and search for the causes of their popularity and almost unprecedented growth and growing confidence among the people, they will be found in the fact that the aim of the societies has been to supply protection to the home at cost, eliminating all investment features and reserves. The same conditions and demands exist to-day as have existed for the past quarter of a century. Up to the session of this Congress in 1895, nearly all the societies, members of this Congress, had been doing business upon a plan of collecting only sufficient assessments to discharge current deaths. This had been the aim of the founders of most of the societies and the expectation of the membership. And such claims and such services found a responsive chord in the public, which united with these societies with a rapidity and confidence heretofore unknown in the history of the world. To-day a large number of societies are working upon the current cost plans which the Congress has pronounced faulty. It becomes of the highest importance to such societies if they shall continue to fulfill the mission that brought them into being, that is, to provide protection to the home at actual cost as it matures, to have some light upon the remedy to be applied to their present plans. It will be noticed that the able committee of this Congress in 1895 announced the reserve principle and the step rate principle as correct, and add the latter would require no reserve. The committee says in inference to the step rate plan, that "it has never been popular for several reasons, the main one being that it has never been understood, and another one is that heavier payments are required with increased ages, which in advanced years amounts to practical prohibition."

The casual investigator is interested in the step rate plan until he reads the words "which in advanced years amounts to practical prohibition," and takes this dictum of the committee as a truth and condemns the principle, and ceases investigation.

What is necessary for perpetuation? Simply that a society shall be able to meet the cost of maturity at such reasonable cost to members and the public as to be desirable to both when that time is reached. What is the cost at maturity for \$2,000 protection? It varies in such old line companies as have sufficient age to be at maturity in this country from \$22 to \$36 per annum. It follows that the cost at maturity will range between the above figures, providing as favorable an age distribution can be maintained by the fraternal as by the old line com-

panies. If the cost is kept reasonable to the public with proper effort, it is believed as favorable an age distribution can be maintained and at as reasonable cost.

If the societies which are working upon faulty plans are left only the choice of two plans, the reserve and the step rate, it becomes of the utmost importance to know something of both.

In a reserve plan the rate at age of entry is loaded so that a member in the early years of membership pays more than the mortuary cost at that age. The surplus, after deducting the actual mortuary liability incident to his age, from year to year is carried to a surplus or emergency fund, and is invested by the associations for the member. In time the level payment he pays will become less than his actual mortuary liability to the society, but this difference he has paid for in his early years of membership, and, if the rates of the association were adequate at the start, and the association has been prosperous, careful and conservative in its investments, it will be able to carry out its contract of a level rate without increasing the number of assessments; if not, it will have to resort to increasing the number of assessments, as most level rate societies reserve the right to do. Upon the reserve or level plan, the sum of the liability of a member, at any age, is divided by the number of years of membership, or paying years, and the quotient becomes the level rate.

In the step rate plan, with no reserve, the actual cost only is collected, which makes such a plan cheaper in the early years of membership, and the cost increases with the advancing age, and, with no loading of the younger members to help pay the cost of older members would in time become so high as to amount to prohibition. This would be the case if each member only pays his proportion of the actual cost incident to his age. The step rate plan, however, is susceptible of many modifications, the raise in rate may be stopped at any age. One of the societies which has adopted it stops the raise at age fifty, with a limit of twelve assessments; another society which has adopted it continued the raise to age sixty, with a limit of twelve assessments.

The raise in rate from age of entrance to the age when the raise ceases, produces much more income per member than if the same rates at age of entry remained level, and does away in a large part with the necessity for a reserve.

The difference in the way of income upon the reserve plan and step rate plan is best shown by taking 865,000 members and applying the rates and distribution of membership of a society, not a member of this Congress, but a society twenty years old which is attempting to build up an adequate reserve or surplus fund with twelve assessments. Twelve assessments at its rates would produce \$7,865,000 or \$21 per member, Nine assessments of the A. O. U. W. classified

rate, would produce about the same amount, or \$21 per member. If fifteen years are added to the ages of the 865,000 original members, no more income would be realized upon the level rate plan, but the income from nine classified assessments, in the fifteenth year, would be \$3,285,000 more than on the level, and the income would have been increasing each year upon the step rate plan, and would have remained stationary upon the level. In other words, if the death rate has increased from 10.5 per 1,000 to 15 per 1,000, the nine classified assessments have been ample to discharge maturity liabilities, while the income on the level rate plan has only been sufficient for a death rate of 10.5. It may be of interest to know the rates of both plans :

AGES.	LEVEL PLAN. 12 Assessments.	AGES.	STEP RATE. 9 Assessments.
21 to 24	\$14.40	21 to 24	\$10.80
25 to 27	16.80	25 to 29	11.70
30 to 34	18.00	30 to 34	12.96
35 to 39	19.20	35 to 39	14.90
40 to 44	21.60	40 to 44	18.00
45 and over,	24.00	45 to 49	28.58
		50 and over,	32.04

Of course, it is unnecessary for me to add that it is my belief that the level rates above are not adequate for perpetuity.

As before pointed out, upon the step rate plan, the advance in rate does away with the necessity for any reserve up to the age at which the raise stops, from that age to the end of life there will be a deficiency in the difference between the payments of the members over fifty-five and the liabilities from deaths from these members. This is disposed of in the A. O. U. W. rates by loading the rates of all members below the age of fifty-four, from entry to that age. At maturity, twelve assessments is considered ample to discharge the mortuary liability under a normal distribution of members. If a normal distribution cannot be maintained it will destroy all mathematical calculation, whether upon the step rate or reserve plan. The annual cost in both is dependent upon the distribution of members from age twenty-one to the highest age attained or until ninety is reached by the oldest member.

In the step rate plan, properly adjusted, and with rates properly equated between the ages we have, the fulfillment, as well as the demonstration of the often advanced theory, that in the first years of membership a member pays slightly more than cost, and if the member lives and retains his membership until after the raise in rate ceases, he has protection for the balance of his life at less than cost.

In the preparation of this paper, it has been my aim to point out the way of perpetuation open to fraternal beneficial societies upon the step rate or reserve plan.



I believe, however, that the legitimate field for such societies is to carry protection for its members without a large reserve. I have endeavored to throw some light upon the principles involved, and the application of the reserve and step rate plans to an individual member in the following examples. The rate in a level or reserve plan must be as much in the beginning as at maturity, for with each individual member the association is equating the cost in order to give a level rate. I have therefore used the rates proposed by J. Howard Hunter, inspector of insurance of Canada, under the heading "Net Plan;" and the old line rates under "Old Line Plan;" and 12 assessments, or the cost at maturity, under "A. O. U. W. Plan." An association upon the Step Rate Plan with ample rates for maturity is not required to collect more than sufficient assessments to discharge current deaths while arriving at maturity. Therefore a society upon the Step Rate Plan is upon an actual cost basis at all times, but when maturity comes has ample income to meet the cost of a normal distribution. Your attention is invited to the following examples:

1st. Example of \$2,000 protection, age 35 at entry; cost between

Ages	Net Plan.	Old Line.	Step Rate A. O. U. W.
35 to 39.....	\$32.24	\$54.20	\$19.92
40 to 44.....	32.24	54.20	24.24
45 to 49.....	32.24	54.20	31.44
Total payment 15 years.....	\$488.60	\$818.00	\$372.00

Overpayment:

Net Plan, \$111.00.

Old Line Plan, \$541.00.

The rates, fifty and over, are level thereafter on all three plans, and are as follows: Net Plan, \$32.72; Old Line, \$54.20; Step Rate, \$42.72.

2d. Example, \$2,000 protection, age 40. Cost while between

Ages.	Net Plan.	Old Line.	12 Ass'ts Step Rate A. O. U. W.
40 to 44.....	\$39.44	\$64.40	\$24.24
45 to 49.....	39.44	64.40	31.44
Total payment 15 years.....	\$394.40	\$644.40	\$278.40

Overpayment:

Net Plan, \$116.00.

Old Line, \$366.60.

The rates, fifty and over, are level thereafter on all three plans, and are as follows: Net Plan, \$39.44; Old Line, \$64.40; Step Rate, \$42.72.

3d. Example, \$2,000 protection, age 45 at entry. Cost while between

Ages.	Net Plan.	Old Line.	12 Ass'ts Step Rate A. O. U. W.
45 to 49.....	<u>\$48.54</u>	<u>\$78.20</u>	<u>\$81.44</u>
Total payment 5 years.....	\$242.70	\$391.00	\$157.20

Overpayment :

Net Plan, \$85.50.

Old Line, \$233.80.

The rates, fifty and over, are level thereafter on all three plans, and are as follows ; Net Plan, \$48.54 ; Old Line, \$78.20 ; Step Rate, \$42.72.

I believe that in the foregoing I have pointed out the way for an impartial investigation into the merits of the reserve and step rate plans, and the adaptability of the latter to associations which desire to continue upon a current cost plan.

## THE EFFECT OF SELECTION EXERCISED BY WITHDRAWING MEMBERS.

BY FREDERICK A. DRAPER, HOME CIRCLE.

With few exceptions, the plan of operation practiced by the American benefit societies places no restriction upon retiring members. Free exit is open to them at all times, and large numbers avail themselves of the privilege. We may well consider whether this can with safety be allowed to continue.

The experience of our societies and insurance companies alike show that immediately after examination the mortality rate of members is much less than in the community at large, but this favorable condition in time disappears, till in many ages the condition is reversed. Some cause is operating them besides the natural and normal forces which affect the general population. It can arise from no other cause than the selection which the members exercise against the order by withdrawing. It should not be hastily concluded, however, that the effects here indicated are due to a lack of care in the admission of new entrants, for if such were the case it would soon manifest itself, whereas in the earlier years of membership a low death rate is experienced.

The advance in the mortality rate is especially true in the young ages, the favorable effects of selection by the order disappearing much sooner than with the older ages. This is due to the relatively large number of withdrawals among the young, they not having the persistency of the older ones. It becomes

very desirable for this reason to make it attractive for the young by offering every inducement for them to remain.

It is generally recognized that this continual withdrawal of members has an adverse effect upon the cost to those remaining. Every member studies his personal interests as against the interests of the membership at large. If he finds anything in his physical condition that indicates an early death, he will use every effort to retain his membership. Those societies that assist sick and distressed members by assuming their dues are thereby but accenting the operation of this selection. It is carrying out the teachings of fraternity, but it must be paid for by the persistent member and should be fully understood by them. An inquiry in the "proof of death" blank as to whether the deceased had ever received financial assistance from the order, would give in our older societies much valuable data. On the other hand, if the member is healthy and wishes to withdraw, there is but little inducement other than the fraternal bond to prevent his doing so. This factor is, however, a very important one, not present in a purely business insurance company, and exerts a favorable influence.

How far the increasing cost incident to the early years of a society has operated to induce lapses is a local question. It is evident from the experience of some of the societies here represented that this increasing cost has caused many to withdraw who were mainly in good health, and that the members who have continued with them were poorer in health than the average mass of membership. Had there been embodied in their plan of operation the proper safeguards, such orders would have possessed the necessary recuperative ability without recourse to the increased tax upon the members, which in turn increased the withdrawals.

Large and continuous growth may conceal the visible effect of this adverse selection, nevertheless the impairment is there, becoming pronounced in time if not fully offset by suitable means.

It is important that the several societies, notably the older ones, observe their experience with a view to adopting adequate checks against such selection. Justice to the persistent member requires it. Those who faithfully discharge their obligations to the order have a right to look to it for the protection of their interests. Let the first consideration be to protect the persistent member. When this is done, and not until then, have we a right to consider the claims of an individual who turns from the order and withdraws.

It is evident that those who retire should not be permitted to do so at the expense of those remaining. Unless each retiring member has left behind him as a surrender charge the equivalent to the loss his act has placed upon those remaining, the withdrawal has been a positive injury to persistent members.



**J. G. JOHNSON, PEABODY, KAN.**

**PRESIDENT 1896-97.**



The measure of that loss is the actual difference in the insurance value of the lives that retire and those that remain.

Persistent members should be protected against the dangers that now threaten them through the unrestricted right of withdrawal allowed where no compensatory charge is made. Our fraternal character enjoins us to use equity in the treatment of *all* members, but it is far removed from equity to permit the faithless individual who withdraws to exercise this privilege to the detriment of the persistent ones. From the inception of the beneficial society the organizations have practiced an ill considered generosity at the expense of those who have made this grand benevolence a possibility.

### THE FRATERNAL SYSTEM vs. PATERNAL INSURANCE.

BY J. MC KINSTRY, ROYAL ARCANUM.

If "brevity be the soul of wit," then shall this paper be an inspiration to the understanding.

The title is perhaps a misnomer, for it is not my purpose to suggest that the paternal system of life insurance, as exemplified by the old line systems, with their centralized governing bodies, owing no allegiance to their constituency, conducted primarily for profit and on supposedly business principles, for the benefit of their shareholders and incidentally for the advantage of their patrons, is altogether wrong.

Nor that the fraternities, with representative forms of government, knit by closest ties of fellowship, furnishing protection, not for profit nor for personal gain of any favored class, but at lowest economic cost, and furnishing not a life benefit merely, but the added sweetness of a heaven-born sympathy are fully and entirely perfect in their plans. Each system has its uses and its points of merit, and a judicious admixture is desirable.

But in these days of fierce competition for business it is necessary that closest scrutiny be observed, lest being carried away by specious tales we err in our conclusions. It is a favorite pastime for the agents of old system companies to predict the utter ruin and downfall of the fraternal assessment organizations within a limited time, seemingly utterly oblivious of the fact that history, which lieth not, points with stern and unwavering finger to the fact that over ninety per cent. of their vaunted companies have failed and gone to the wall and proved gigantic failures, while of the fraternal beneficiary assessment organizations which have attained sufficient size and age and national characteristics to enable them to affiliate with this Congress, not one has ceased to be.

The old system companies, utterly ignoring all fair and candid argument, rely upon misleading statements based upon false premises for their upbuilding. The fraternal, strong in their integrity and the justice of their cause, continue to thrive because they represent the highest mission of man, the upbuilding of Christian sympathy and the propagation of brotherly love.

The old system company, Shylock like, stands knife and scale in hand perpetually crying, "give." No matter if starvation peers in at the windows, "give." No matter if emaciated with cruel illness, the victim lies helpless, seeing his hungry little family and his worn out helpmate in tears and unable to lift a finger to aid, "give." What matter if he has paid during his connection with his company over and above the necessary mortality cost a more than equal amount for "reserve" which should render his policy secure, and this reserve untouched is in the coffers of the company, "give," "or have policy forfeited." No gentle token or timely aid comes to him in his hour of need. Only the monotonous, soulless words, "give, give, give." "*Give*," though children starve. "*Give*," though winter's chilling blast whistles through the open crannies of the fireless hearthstone. "*Give*," though virtue shudders and life expires, while enriched by the lordly salaries, paid from extortionate expense funds, the numerous officers and servitors of these boastful companies loll at their ease.

How different with the fraternal orders. Each to the other bears a brother's part. No exorbitant charges for unnecessary expense and miscalled "reserve," weigh down our members and rob their families of the necessities of life. In times of sorrow, of illness and distress, gentle words of sympathy freighted with heavenborn blessings greet the ears of the suffering ones, and about them the mighty arms of a host of great-hearted men and brothers are extended to shield and bless and protect them. No heartless creditor stands at the open door, with notice to evict, but love exemplified, takes her place there, relieves the debt—and her radiant presence sheds life, and strength, and hope, and foretaste of returning health o'er all around.

Over \$200,000,000.00 have been saved to the members of beneficiary fraternal orders in the single item of expenses, and over \$30,000,000 has been left in their pockets against a time of need, in the item of so-called reserves.

The old line companies think only of themselves. They legislate to retain in the hands of the favored few full and complete control of all their business operations.

They recognize no rights on the part of the assured save such as the law compels, and they ever stand ready to take advantage of every technicality in their favor.

The fraternal beneficiary societies, standing on the broad plane of sympathetic brotherhood, recognize, to the fullest extent, the rights of all, and aim to furnish protection for home and friends at lowest possible cost, while they would scorn to take unfair advantage of any member, and in addition to all this, over and around, encircling the orders, floats the golden haze of brotherly love and Christian charity.

Truly fancy lags behind fact. The imagination becomes barren and uninventive in the presence of facts such as these. We ponder and we bless the day when inspiration from the highest source led to the founding of our orders. Now let us guard them well.

To be successful the fraternities must have their foundation laid upon correct business principles. Having laid such foundation, let them never forget the impulse which conceived them and brought them forth.

During the past few years a spirit of investigation has permeated our fraternal orders. Determined that the future shall be rendered safe beyond peradventure for their beneficiaries, they have studied well the life insurance data and have compared the same with the experience they themselves had gained, and eliminating the items of personal gain and expense, have revised, when necessary, their assessment ratings, and have made wise provision for any future contingencies. This was and is well; it was the part of wisdom and prudence.

But the fraternal orders must not forget the source from which sprang their inspiration, and the heaven-born power which has in a short space of a score of years, placed them as the acknowledged leaders in the business of providing protection for the family when the care taker is taken hence.

Wisely and well have the leading minds in the fraternal field studied the problems which the ever recurring years laid before them. Patiently, and with mature deliberation, have they studied and sought a remedy for every weakness, whether real or implied; they have successfully performed their mission, now let the bugle sound the recall to the principles of our original faith, and let all again do battle for home and friends, under the banner of brotherly affiliations and love.

Let it not come to pass that in the ardor of our pursuit after theoretical soundness and statistical stability we lose sight of a power mightier than all, the power of brotherly love, the power which Christ exemplified, and which is the foundation of all life worthy the name. To this power we owe our present success. By this power we will ever conquer.

But, says an old line adherent, "this is but sentiment." True it is, but sentiment has inspired the most heroic action, the most consummate effort. What



was it but sentiment that inspired the crusaders of old and brought about the conquest of the Holy Land. What but sentiment that centuries before impelled the Roman soldiery to follow the eagles and the banners inscribed S. P. Q. R., wherever of nations or of lands men could be found to subdue. We, in our own fair land, need no reminder of the power of loyal sentiment to incite vigorous, manly deeds.

Let no candid, thinking mind decry the power of sentiment. Eliminating from our figures as we do the larger portion of the expense account collected by the old line companies, we must make use of the fraternal sentiment to enhance our growth and promote our longevity.

We depend upon our loyalty and enthusiasm of our membership to bring accessions to our ranks. We ask our brethren to do this labor as actuated by that faith which looks not for pecuniary gain, but is impelled by pride in our organization and that diviner impulse which will make of each worthy man a brother. Without this impulse we can but run the risk of failure. Money alone will not supply the want—the fact that over 90 per cent. of old line companies, all organized to conduct their affairs on so-called business lines, have met with ignominious failure, a large number of them during the period of our own growth and success attests our superiority, and demonstrates that the sacred ties that bind one brother to another promote a loyalty to our institutions and their business affairs that money cannot duplicate.

All their boasted “reserve” and “business methods” (save the mark), could not save these hundreds of old system companies who have gone; why? Because they lack the cohesive quality and the stubborn, unswerving loyalty which is a product of fraternal life. Herein then lies the primal difference between the fraternal and the paternal systems. The former is carried on to triumphant success by willing hands backed by loyal hearts. The latter must depend for growth and sustenance upon the selfish effort of its paid subordinates. The former swings apart its hospitable doors, hung on golden hinges wet with holy oil, and bids its membership seek within in time of trouble the comfort and sympathy of a home. It makes a reality of the sentiment “That faith has still its Olivet and love its Galilee.” The latter closes its wicket in time of distress and clinking the coin within its coffers, cries for more.

I do not decry a moderate reserve; I rather favor it. I believe in pursuing proper investigations along business lines to render our future assured. But again, I urge, let us not forget, while pursuing our business investigations, to keep alive the holy fires of fraternity, which shall make bright the day of promise. Let each and every order kindle anew this flame upon its sacred altars. Then shall a larger measure of success attend us than ever before, and

we may view our marvelous progress, not with the splendor of the dreamer's eye, but as the sober certainty of waking bliss. Another feature comes to mind, and it is within the especial providence of this Fraternal Congress to regulate and control. Each one of our orders should consider itself bound by invisible ties of honor and of friendship to every other. No jealous rivalries should be permitted to exist. No association should be accused of endeavoring to proselyte the membership of another. All should work together, actuated by a common purpose, and in perfect harmony. Said Lord Brougham, "Associations for the assurance of lives are to be ranked among the very noblest institutions of civilized society, and their usefulness can be attested by thousands of happy and independent families rescued by their means from the bitterness of poverty and the degradation of charity." Let the friendships formed between us at these Congress sessions pervade our entire orders, so that our business may be conducted on the highest plane of honorable emulation.

I might enter into a lengthy dissertation upon the relative merits of rival systems; this is not my purpose. I only hope to revivify our fraternal life, so that as we approach the closing hours of the nineteenth century, and bask in the sunshine of an advanced and advancing civilization, we may remain true to the cardinal principles of our faith, true to the best interests of our fraternities true to our highest manhood, true to our God.

Friends, in our fraternities, shall our magnificent system be permitted to pine and starve in your hands? "*Di prohibete minas; Di talem a avertite casium.*"

Will you not each one of you go forth from these consecrated walls to mingle in your daily avocations of life, resolved that ye will not be wanting to the spotless fame of fraternity, to the hopes of the nation, to the destinies of our system of protection.

"Long as man's needs remain  
Throughout Earth's wide domain,  
While oceans roll;  
May friendship welded here,  
On through each coming year,  
'Till heaven's bright dawn appear,  
Enrich the soul."

## WHAT OF TO-MORROW?

BY F. W. SEARS, NATIONAL RESERVE ASSOCIATION.

It has been said by some sage or wit, I know not which, that "to-morrow never comes."

Possibly it is because of their full and trusting belief in the truthfulness of his saying that causes many of our sister fraternities to rest so securely to-day, providing only for to-day and giving no thought of to-morrow.

Some of our fraternalists, to my mind, possess the greatest inconsistency possible. Applicants are urged to join their ranks, not because they are expected to die to-day, for if such was the case the order would not accept them, but because they will die sometime to-morrow, yet the order simply provides for the collection of enough money with which to pay its losses should the member die to-day, no provision whatever being made if he lives through to-day and dies to-morrow.

The order itself fails to make the provision which it urges and entreats the individual member to make. "Consistency, thou art a jewel." Whether the saying that "to-morrow never comes" is true or not, matters little. We all know that the day of judgment comes to every individual and to every institution. Will we be ready to face that day? Have we been true to ourselves and therefore true to those who place their confidence in us? Have we in our blind ignorance taught our members that they could get something at way below *actual cost* or something for nothing, if they would only come with us? Have we understood that there is a material difference between *actual cost* and *current cost*; that *actual cost* means the collection each year of the average cost throughout life, accumulating a surplus in the early years to be drawn upon later in life; that *current cost* simply covers death losses that occur each year and means a low cost while young, increasing each year with advancing age, until it becomes so excessive in old age as to practically force the member out entirely? To the healthy and young member of to-day my subject, "What of to-morrow?" is of vital interest. To such a member it means everything. He can no more afford to place the future happiness and welfare of his loved ones in the hands of an order which fails to provide for to-morrow than he can afford himself to neglect providing for to-morrow. Insurance or protection (whichever you may call it) costs money the same as anything else, and that cost must be provided for by some one at some time, otherwise failure is the inevitable result. To say that the payment of \$1.00 or \$2.00 is an adequate and sufficient payment to justify a beneficiary receiving \$1,000 or \$2,000 is an insult to one's intelligence and would put to shame the veriest short term endowment fake that ever lived. Yet I doubt if there is any order represented in this Congress but what has in

times gone past made such large payments in return for such small receipts. "What of to-morrow?" What of the future of any order that continues to pay \$2,000 for \$1.00 or \$2.00? Is it possible for such an order to continue indefinitely? I do not see how it can. Its "to-day" seems to me will be very short. It may be as brilliant as a sky rocket while its "to-day" lasts, but its "to-morrow" will resemble the sky rocket's return to earth.

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## ONE RATE WITH A RESERVE FOR ALL BENEFICIARY SOCIETIES.

BY DR. H. A. WARNER, KNIGHTS AND LADIES OF SECURITY.

Notwithstanding the announcement every year in the official report "That the National Fraternal Congress is not responsible for any opinion expressed in any paper read before the Congress," the papers read and the opinions expressed do have more or less weight and influence, according to their strength of arguments presented in favor of the subject of the paper.

Opinions which are held by members secure consideration and are given credit according to their merit by the real student of fraternal beneficiary societies, and that which concerns their best interests. The ideas which were first presented for the building of fraternal societies have been changed as time has demonstrated that they were not practical. These changes have been brought about by the discussions of the various questions as they have been presented; no part of that discussion has had more influence than that which has taken place on the floor of this Congress.

The opening of these discussions has usually been the presentation of a paper on some subject which the writer conceived would be of benefit to those connected with our work. This has led to the discussion of the subject out of which good has come.

The history and the growth of this work need not be presented to the members of this Congress; that which has been written all familiar with, and that part which has never been written is a part of the lives of these noble men and women who listen to my voice.

How memory now flies back over the years since you first took hold of your work for the individual order you represent.

Well do you remember the days of toil, the nights of anxiety, oh, the discouragements which have been met, the efforts put forth to overcome the difficulties with which you were confronted.

These things, these memories are burned in; they will never be effaced; you

would not have them blotted out. Step by step we have gone along, year after year we have added to our knowledge, and this knowledge has been formulated into laws, the laws which govern our orders. By these means we have built up the great system of which we are all justly proud.

The work of the future must be no less grand or noble than the past. With the knowledge we have gained by our experience we are better prepared for the future work than we were in the past. Then let us have the courage of our convictions and be ready to take advanced ground. By so doing we shall be able to leave a legacy to those who follow in our places which will be imperishable.

One of the steps which it is now necessary for us to take is to place this noble structure which we have reared beyond reproach, beyond criticism, beyond the possibility of death and decay.

This can be done only by applying to our work the soundest business methods and principles, which experience has taught us are as immutable as the laws of the universe.

We are dealing with life and death; these are controlled by laws higher than any laws we can make; controlled by powers higher than us; over the question of life and death we need spend no time. Life will come to others as it came to us; death will come to all. That which concerns us, from a business standpoint, in the work which we are engaged in, is the frequency of death.

The death rate, as we term it, there can be but one death rate among the same class of people in a given territory, hence there should be but one rate of assessment for all fraternal beneficiary societies.

#### ONE RATE FOR ALL.

It may be necessary to make a different rate for those following some occupations, or for those living in certain localities.

Yet the proposition is true, that there should be but one rate of assessment for all beneficiary societies. Because a person carries life insurance in an old line company will not make him live longer or die sooner, the same is true of a person who becomes a member of a fraternal beneficiary society. That a person has become a member of a certain society does not make him a better risk. The membership of one order is very much like the other one, excepting those that exclude certain hazardous occupations, and in some cases these exclusions are more imaginary than real, and is the result of the desire to *pander* to the clamor of the people.

The question of one rate for all societies should receive the thoughtful consideration of all who are interested in the future of our orders, or in the work.

The juggling of figures and tables, the playing upon the ignorance of the people with this or that table of rates, does not change the real facts we have to deal with—the death rate. The fraternities should get together on this matter of rates; there should be an adjustment of matters among ourselves. Failing to do this, the time will come when we will be forced to do so by the laws of the States, the criticism coming from former members who have been forced to lapse, owing to the frequency of the calls or by the order ceasing to do business.

The cry of the orphan and the widow will not go always unheard. Some one will take up their cause, and when this is once done, legislative enactments will follow in State after State.

It is the province of the State to protect the lives and property of its citizens. This is one species of property; they ought to be protected in it. They will be, and if we do not do something voluntarily, the time will surely come when the minimum rate, at least, will be fixed by statutory law. It should not be possible to make the charge that our rates are inadequate, and that we can not stand simply because we do not receive enough to do business on. Neither should it be possible for an order to seem to succeed because it was cheap. If those in control of an order seek praise and commendation, let it come as the result of ability and energy, and not as the result of the amount of cheap insurance they have had ability to sell. We are more or less familiar with this class of goods that are sold by the itinerant auctioneer.

This business of life insurance, as carried on through fraternal societies, should be placed above this plane; it should stand upon its merits among the legitimate financial transactions of our times, unquestioned as to its stability. The mortality element in the old line companies varies but a few cents on an annual premium; does not reach an amount of whole dollars on a year's payment.

While we have the startling spectacle of wide variations in the fraternities, each one being "a law unto themselves," in some instances the assessment at a given age being double that of the other. Many of us belong to a half dozen of these societies; the majority of the membership of which our orders are composed belong to two or more. When a member dies in one, he dies in all to which he belongs. The money paid to the beneficiary consists of dollars; in each case they are of equal value, whether paid out by this society or that one. Yet the one received only half as much from the deceased member as the other one did.

Here is a deficit that will have to be made whole at some time, by some person or persons, the burden of which falls on the future members, but the time comes when the making of repeated deficiencies good becomes too great a bur-

den to bear, and one by one the bearers relieve themselves by sliding out from beneath the burden, and taking up one, which, for the time being, seems lighter, leaving those who are physically infirm or aged to carry this burden, which grows with the succeeding years, only to be crushed in the end by its ever increasing weight.

This rate should be that which experience has taught us would be sufficient. Take either the actuaries' table, or the American experience table, and divide them into monthly, or bi monthly, or quarterly payments, and you have your starting point.

It will, in all probability, be advisable in the orders now organized, in which it is necessary to change their plans, to use a graded, not with a step up to fifty or fifty-five or even sixty years, when a large number of members are now above forty or forty-five.

This, however, will not suffice. The start has but been made; there is no standing still once started; the rate which we have started will not meet the demands of the future.

One thing more must now be added, a reserve fund.

#### RESERVE FUND.

The amount of this fund which will be required must be sufficient that the interest will make good the increased amount required by the advance in membership, which always brings a higher mortality.

This amount may be secured in several ways. By taking a note on which annual payments are made, and in the event of death, before the full amount of the note is paid, the balance to be paid by the beneficiary.

A per cent. of the assessments can be put aside for the purpose of creating this fund, or a payment may be required from the person when membership is obtained, or there can be made a contract in the certificate between the society and the member, that a stated amount shall be paid to a reserve fund, which payment shall be paid each year, and, in the event of death, before the whole amount is paid, the balance to be collected at the time of payment to the beneficiaries.

Having learned all we have from the experience of the past, we ought to make the change in our plans which this experience has taught us are necessary, that our system of fraternal beneficiary societies may be as enduring as time, and we will control all the business of the future.

## MORTUARY COST.

BY J. R. SHEPARD, UNITED ORDER OF PILGRIM FATHERS.

In offering this paper for consideration it is not presented as applicable to the condition of any or of every order, but it does apply directly to one, the United Order of Pilgrim Fathers, and proportionately to all. The table presented is intended to show how the "Natural Premium" would apply, and the actual effect it would have on an Order which I think may be said to fairly represent the normal condition of Fraternal Assessment Orders. To the Order with lower death rate the individual cost would of course be lower, and a higher rate would make a higher individual cost, but always in the same proportion in either direction. My excuse for trespassing on your time is this. As no order has had more than one year's experience with the modified step rate, it would seem that when the condition of an order is so known, that its experience for three years past may be given, did the step rate apply, such exhibit might have more or less value in our investigations. Considering what has been done by several of the largest and oldest orders and by many others of lesser age and smaller membership, and the investigations now under way in every order, without exception, it may safely be said, without danger of denial in any quarter, that the necessity of doing *something* is an agreement without dissent. If what I may offer does not agree with the ideas and opinions of others, it will, if it shall invite criticism and discussion, so far answer its purpose. It is, I think, the consensus of opinion looking to sure relief when we shall "do something," that the "Natural Premium" or "Step Rate" method of contribution should have first consideration from the fact that knowledge of this is required before any modification of it can understandingly be attempted. At risk of being accused of overstatement, I submit as admitting of no denial, that the "Natural Premium" is the only base for any and all kinds of insurance on human lives, no matter its form or name, or how combined; with a "Reserve" or "Self Insurance" feature to make the level rate of the Old Line Company, or joined to banking to make endowments safe, or used to make a renewable term policy; in any and every way it applies, and no matter how badly twisted in application, is the starting point of it all. If this be so, it follows that all who have heretofore promoted life insurance of any kind successfully, with future certainty, have been guided by it, and no man or set of men can now or at any time set aside or in any degree ignore its inexorable dictum of fact without coming to grief, unless the danger is seen in time to make change while change for good is possible.

The desire to do the right thing is universal, and the query is just as universal "what is the right thing?" and there can be but one answer. In some manner get in line with the "Natural Premium," or actual cost of the insurance or pro-



section. If the plain step rate meets your views, but is going to be prohibitive in old age, modify it by small increase on younger lives. This the K. of H., the A. O. U. W. in part of its jurisdictions, and others have already done. Some have adopted a plan of small reserve, and claim that ample provision has thus been made for future requirements. These plans and others in use by some of the members of this body are open to inspection, and all are worthy of most careful consideration. But to them all, apply the test (the touchstone) of the "Natural Premium" with its control on advancing age, and by this test, and this alone, any plan must stand or fall.

The plan of the Natural Premium was applied in this exhibit because, first, as has been said, it is the proper groundwork of all legitimate insurance, and second, because there is no certain point of departure in a system that assesses cost at age of entry to continue through life, because the cost so established is continually shifting with age, and an attempt to meet it with increase in number of assessments not only falls short in performance, but constantly increases the inequality between those of the same age and hazard who happened to join in different years.

In order to adopt any plan, or even to consider one, the condition of an order should be known, and so far as possible, its experience one year with another. In hope that it may aid some enquiring brother to some extent, I offer the experience of the order of which I know most, for 1894, 1895 and 1896, assuming, that it had proceeded on the plan of the natural premium, and that each certificate was for \$1,000.00. The lives at hazard and the death rate are actual in each year. It is hardly necessary to say that as the actuaries' rate is based on 1,000 members, or \$1,000 in contributions, it was necessary to scale the mortuary liabilities of the order to the same proportion, in order to compare actual individual cost of the order under consideration with the cost by the "actuaries' rate." In short, it is not what we did, but what we should have accomplished and paid as individuals had we an equitable rate of contribution. It will not escape notice that each year the amount required at every age increased in an almost even ratio, even in an order whose condition is normal ; and this develops the fact that the "Natural Premium" must be so adjusted that there shall be each year an increment of interest sufficient to meet and counterbalance this element of increase, due solely to a higher average of age. It is a small matter, but it is always there. If it should be thought wisest to collect at end of year such deficit as this cause would produce, then the question of interest is laid, but one or the other will be required.

Before considering the table, please observe the facts as below set out. It will be noted that year by year there was no marked gain in membership or re-

duction in the mortuary rate tending to reduce the cost, neither was there a falling off in new entrants, or marked increase in suspensions, or other *open* factor that should materially increase the cost, but such factor was there and is not far to seek. Time never stands still.

The *actual* experience of the order under consideration was as follows :

For the years	1894	1895	1896
New Entrants.....	2,068	2,648	2,168
Lost by Suspension... ..	528	598	668
Lost by Death.....	150	180	207
Mortuary Rate.....	8.5	9.4	9.9
Average Age, Dec. 31.....	41.25	41.50	41.90
Ratio of actual deaths to "actuaries' rate," .....	61.1	65.6	69.3
Total Membership.....	18,185	20,006	21,392

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Age	Number of members paying	Mortality rate for 1,000 persons according to the Actuarial Table, and yearly cost to each member at attained age.	30,000 persons insured for \$1,000, paying full actuarial rate, at attained ages below. Expected deaths 274.	As 180 deaths occurred the amount of claims would be \$180,000 and the contribution required at the several ages would be as below.	Individual cost for Year (All elements of change in membership affecting cost eliminated or discounted)	Age	Number of members paying	Mortality rate for 1,000 persons according to the Actuarial Table, and yearly cost to each member at attained age.	30,000 persons insured for \$1,000, paying full actuarial rate, at attained ages below. Expected deaths 274.	As 180 deaths occurred the amount of claims would be \$180,000 and the contribution required at the several ages would be as below.	Individual cost for Year (All elements of change in membership affecting cost eliminated or discounted)
18	58	7.134	\$ 878.10	\$ 246.13	\$ 4.76	51	588	16.898	\$9,008.63	\$5,910.59	\$11.26
19	86	7.208	619.71	406.68	4.80	52	483	17.047	8,668.40	5,988.40	11.98
20	83	7.291	605.15	397.13	4.85	53	488	19.088	8,962.73	5,488.08	12.72
21	140	7.377	1,032.78	677.76	4.91	54	417	20.318	8,470.52	5,568.76	13.58
22	180	7.464	1,348.52	881.68	4.97	55	390	21.664	8,448.96	5,544.62	14.41
23	228	7.564	1,709.46	1,121.88	5.04	56	328	23.126	7,469.69	4,901.97	15.41
24	218	7.666	1,671.18	1,096.71	5.10	57	298	24.678	7,854.34	4,826.27	16.44
25	211	7.770	2,416.47	1,585.81	5.15	58	287	26.896	7,572.78	4,969.62	17.56
26	356	7.867	2,807.77	1,842.58	5.26	59	220	28.246	6,214.12	4,078.01	18.81
27	415	8.006	3,322.49	2,106.38	5.35	60	201	30.836	6,097.53	4,001.49	20.20
28	428	8.139	3,483.49	2,296.04	5.44	61	178	32.612	5,641.87	3,702.47	21.72
29	462	8.275	3,828.05	2,508.87	5.52	62	181	35.121	4,600.85	3,019.88	23.40
30	495	8.435	4,170.87	2,736.80	5.61	63	118	37.840	4,376.92	2,806.07	25.30
31	477	8.578	4,091.70	2,635.17	5.71	64	58	40.826	2,867.90	1,553.89	27.29
32	544	8.747	4,758.86	3,122.67	5.83	65	74	44.082	3,262.06	2,140.02	29.85
33	595	8.919	5,306.80	3,452.88	5.94	66	38	47.614	1,809.33	1,187.87	31.55
34	564	9.095	5,311.48	3,485.65	6.06	67	25	51.474	1,286.88	844.50	34.25
35	644	9.288	5,981.47	3,928.98	6.18	68	28	55.630	1,557.64	1,020.53	37.00
36	654	9.485	6,203.19	4,070.83	6.31	69	32	60.087	1,821.91	867.50	40.03
37	632	9.687	6,025.81	3,954.10	6.46	70	31	64.988	2,012.92	1,329.76	43.53
38	702	9.906	6,954.01	4,563.56	6.60	71	25	70.158	1,753.95	1,151.03	46.74
39	685	10.131	6,936.18	4,221.77	6.75	72	15	76.805	1,137.07	746.20	50.47
40	706	10.362	7,315.57	4,800.83	6.90	73	18	81.884	1,064.49	698.57	54.55
41	652	10.612	6,919.02	4,536.95	7.05	74	7	88.468	619.27	406.36	58.66
42	642	10.894	6,998.94	4,589.76	7.24	75	4	95.560	882.24	350.84	63.65
43	617	11.251	6,941.86	4,555.44	7.49	76	3	103.180	809.54	303.13	68.73
44	620	11.697	7,253.14	4,759.21	7.80	77	3	111.469	834.40	219.45	74.25
45	652	12.212	7,962.22	5,225.19	8.13	78	2	120.444	240.88	188.07	80.22
46	638	12.889	8,191.28	5,375.52	8.55	79	2	130.065	140.40	90.21	91.56
47	565	13.516	7,636.54	5,025.11	9.02	80	1	140.406			
48	549	14.260	7,828.74	5,187.60	9.50						
49	576	15.061	8,676.13	5,693.04	10.08						
50	523	15.988	8,895.57	5,473.21	10.63						
							20,006		\$274,286.27	\$180,000.18	

Age	Number of members paying	Mortality rate for 1,000 persons according to the Actuarial Table, and yearly cost to each member at attained age.	21,292 persons insured for \$1,000, paying full actuarial rate, at attained ages below. Expected deaths 299.	As 207 deaths occurred the amount of claims would be \$207,000 required at the several ages would be as below.	Individual cost for year. (All elements of change in membership affecting cost eliminated or discounted.)
18	85	7.134	\$ 249.69	\$ 173.05	\$ 4.96
19	85	7.206	612.51	424.51	5.01
20	117	7.291	853.05	591.23	5.07
21	115	7.377	848.35	587.97	5.13
22	161	7.464	1,201.70	832.87	5.19
23	218	7.564	1,611.13	1,116.64	5.26
24	269	7.666	2,062.15	1,429.01	5.33
25	280	7.770	2,175.60	1,507.86	5.40
26	348	7.887	2,744.68	1,902.28	5.48
27	398	8.006	3,186.38	2,208.41	5.56
28	453	8.139	3,686.97	2,556.36	5.65
29	478	8.275	3,955.45	2,741.44	5.75
30	486	8.425	4,094.55	2,867.84	5.85
31	539	8.578	4,628.54	3,204.48	5.97
32	515	8.747	4,504.70	3,123.11	6.09
33	604	8.919	5,887.08	3,788.67	6.21
34	631	9.095	5,738.94	3,977.54	6.33
35	637	9.288	5,916.46	4,100.57	6.46
36	685	9.485	6,497.22	4,508.08	6.60
37	691	9.687	6,698.72	4,639.27	6.74
38	679	9.906	6,726.17	4,661.76	6.89
39	751	10.131	7,608.38	5,273.21	7.05
40	668	10.362	6,921.32	4,797.02	7.21
41	742	10.612	7,874.10	5,457.37	7.39
42	700	10.894	7,625.80	5,285.28	7.58
43	689	11.251	8,751.93	5,872.70	7.83
44	665	11.697	7,778.50	5,891.11	8.15
45	657	12.212	8,028.28	5,560.76	8.47
46	698	12.839	8,961.62	6,211.11	8.94
47	677	13.516	9,150.33	6,341.90	9.41
48	609	14.280	8,684.34	6,018.90	9.92
49	605	15.061	9,111.90	6,815.37	10.49
50	576	15.838	9,164.35	6,361.62	11.10
			21,293	\$398,687.09	\$207,000.87
				151.44	104.96
				151.436	105.48



**M. W. SACKETT, MEADVILLE, PA.**  
**SECRETARY-TREASURER 1894-98.**



## THE VALUE OF CO-OPERATION AMONG THE FRATERNITIES.

BY ALONZO WARDALL, NATIONAL AID ASSOCIATION.

This is truly the co-operative age. The trend of thought and action is all toward a larger and more perfect co-operation in every field. The manufacturers combine and co-operate successfully—the railroads, the banks, the lawyers doctors, all find that the old axiom of the single stick, and the bundle of sticks, is becoming more and more in evidence with each recurring year.

And at last the people, the plain people, the bone and sinew, the pride and power, of the age, have discovered that they too must combine and co-operate together would they secure and enjoy the blessings and comforts, justly and honestly theirs. And they *are* organizing; what a *magnificent* array, all mustered in the past third of a century. Within the memory of every one of us, millions on millions of earnest members have enlisted in the various co-operative societies of America, as well as abroad.

In England, the twenty-eight Rochdale Pioneers of half a century ago, with their one hundred and forty dollars capital, have grown, until they have enrolled under their co-operative banners one-seventh of the population of the United Kingdom, transact a business of nearly three hundred million dollars annually. Have factories, stores, banks, ships, railroads, colleges, sanitariums; build houses and insure them, and the lives of their occupants.

In France, co-operative effort turns toward agriculture, in production and distribution, the farming societies, hundreds in number, joining in their buying and selling, to their great advantage.

In Germany and Italy, co-operation takes the form of co-operative banking, which has proved so successful that an American Consul, in reporting to our Government, says, "In the forty years since they were first inaugurated, they have grown to great power and strength, and better still, no man has ever lost a penny by them."

In Australia, co-operation turns toward State Socialism; the insurance is being done, and well done, by all the people through the State machinery, a system one step in advance of our own fraternal plan.

In Denmark, in the past sixteen years, the farmers, backed by the judicious encouragement of their government, have revolutionized the agricultural interests of the kingdom by their co-operative dairying.

In the United States, co-operative building and loan associations, mutual fire insurance societies, and the marvelous fraternal life associations, all bear testimony to the education of the people on co-operative lines, and their determina-



tion to look after their own interests in their own way. They are stepping out into new paths, and at every mile-stone they realize more and more the need of the counsel and help of their brother and sister workers along similar lines.

Hence this Congress ; we have come, to reason together. The basic purpose of every fraternal society is to benefit its members, and protect their interests and the interests of their families. This is done by co-operation, pure and simple. In a larger sense, this body can do for its affiliated societies what the society does for its individual member—benefit and protect each society, and advance its interests, by wise, active and continuous co-operative effort.

We represent far the most powerful, as well as beneficent interest, numerically and financially, in the United States. All we need to do to secure prompt attention and compliance with all reasonable demands (and the fraternities will never make any other) is to secure united action, through an authoritative body, representing all the societies. For this purpose the Fraternal Congress might be organized of regularly elected delegates, empowered to represent their societies, and funds raised by a small per capita to carry out its purposes.

Here are a few of the things that hearty, well directed co-operative effort might, through this Congress, bring about, greatly to the convenience and well-being of our individual societies.

1st. By securing uniform National and State laws, and a uniform construction of them, so they would always mean just what they said.

2d. Securing the adoption by the State authorities of uniform report forms, obviating the tedious and complicated methods now in force, each State differing from its neighbor.

3d. Provide a Board of National Examiners, selected by this body, adopt careful rules and then have a certificate of examination by them ; admit to any State the same as the certificate of a State Normal School admits a teacher anywhere in a State without further examination.

4th. A minimum assessment rate could be agreed upon and maintained, below which a society could not accept and continue in the association, and uniform membership and medical examiner's fees, thus protecting our deputies and the societies.

5th. Possibly, plans might be devised for protecting temporarily a society when overtaken by disaster, or re-insuring the members on an equitable basis, where the society is hopelessly entangled, thus avoiding the injury to all caused by the failure of one. Establish general rules for local examinations and insist upon the careful enforcement thereof. Hearty co-operation among the examiners in a city or State would also greatly advance the interests of the orders they represent.

6th. Adopt some uniform rule in suicide claims and insist upon them until the courts and the people recognize that suicide, as a speculative investment, shall no longer prey upon the honest members.

7th. Establish sanitariums and training schools for examiners and nurses. Every State can have one or more of these health resorts, where, at a modest cost, and in extreme cases, without expense, sick members may not only be restored to health, but more important still, taught how to keep well.

8th. Joint State, county and local meetings, picnics, socials, establishment of joint lecture bureaus for dividing the expense and increasing the interest in educational lectures. Joint action in building convenient halls, so that every member would be at home instead of in a hired house. This would tend to broaden the spirit of fellowship and fraternity among the various societies.

9th. And lastly, but by no means the least among the factors of development along co-operative and fraternal lines, our powerful and useful Fraternal Press should be encouraged and supported with a loyalty that knows no faltering. It is ours, let us use it for every good purpose, to uplift, support, entertain and instruct. Write for it, speak for it, subscribe for it, distribute it, advertise in it, use it, stand by and co-operate with it, and there isn't any reasonable thing we may desire that cannot be attained by the united efforts of the societies constituting this body and other similar societies, whose names we hope soon to have enrolled under our banner, backed by the unanimous voice of our able Fraternal Press. Let us urge every legitimate fraternal society to join and co-operate with us in extending the protecting banner of fraternity over every home in the land.

This invitation should be extended to every fraternal society alike, those composed exclusively of men or women, as well as those of later development, where the sexes work together in that beautiful unity designed by the Great Creator. Had He intended that the sexes should live and work apart, He doubtless would have placed all the men in glacial Klondyke and all the women in sunny Italy, and had He done so, it is safe to predict the same fate would have overtaken the men who tried to live alone that will surely overtake those societies organized back in the early period of fraternity, viz., they would all be doomed to *conversion*. No grander, nobler work can be undertaken by helpful hands and loving hearts than this work of developing a more perfect bond of unity between the fraternal societies.

And let us hope to see an International Fraternal Congress, composed of representatives of the fraternal societies of all nations, working harmoniously together to bring about universal peace, prosperity and happiness, dethroning the demon of strife and war, and enthroning in the hearts and laws of men the Divine principle of the Fatherhood of God and the Brotherhood of Man.

## UNIFORM BILL.

### AN ACT REGULATING FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS.

RECOMMENDED BY THE NATIONAL FRATERNAL CONGRESS, AS AMENDED AT ITS  
ELEVENTH ANNUAL SESSION, OCTOBER, 1897.

SECTION 1. A fraternal beneficiary association is hereby declared to be a corporation, society or voluntary association, formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit. Each association shall have a lodge system, with ritualistic form of work and representative form of government, and shall make provision for the payment of benefits in case of death, and may make provision for the payment of benefits in case of sickness, temporary or permanent physical disability, either as the result of disease, accident or old age, provided the period in life at which payment of physical disability benefits on account of old age commences, shall not be under seventy (70) years, subject to their compliance with its constitution and laws. The fund from which the payment of such benefits shall be made, and the fund from which the expenses of such association shall be defrayed shall be derived from assessments or dues collected from its members. Payment of death benefits shall be to the families, heirs, blood relatives, affianced husband or affianced wife of, or to persons dependent upon the member. Such associations shall be governed by this Act and shall be exempt from the provisions of insurance laws of this State, and no law hereafter passed shall apply to them unless they be expressly designated therein. Any such fraternal beneficial association may create, maintain, disburse and apply a reserve or emergency fund in accordance with its constitution or by-laws.

SEC. 2. All such associations coming within the description as set forth in Section 1 of this Act, organized under the laws of this or any other State, province or territory, and now doing business in this State, may continue such business, provided that they hereafter comply with the provisions of this Act regulating annual reports and the designation of the Commissioner of Insurance as the person upon whom process may be served as hereinafter provided.

SEC. 3. Any such association coming within the description as set forth in Section 1 of this Act, organized under the laws of any other State, province or territory, and not now doing business in this State, shall be admitted to do busi-

ness within this State when it shall have filed with the Commissioner of Insurance a duly certified copy of its charter and articles of association, and a copy of its constitution or laws, certified to by its secretary or corresponding officer, together with an appointment of the Commissioner of Insurance of this State as a person upon whom process may be served as hereinafter provided; and provided that such association shall be shown to be authorized to do business in the State, province or territory in which it is incorporated or organized, in case the laws of such State, province or territory shall provide for such authorization; and in case the laws of such State, province or territory do not provide for any formal authorization to do business on the part of such association, then such association shall be shown to be conducting its business in accordance with the provisions of this Act, for which purpose the Commissioner of Insurance of this State may personally, or by some person to be designated by him, examine into the condition, affairs, character and business methods, accounts, books and investments of such association at its home office, which examination shall be at the expense of such association, and shall be made within thirty days after demand thereof, and the expense of such examination shall be limited to \$50.

SEC. 4. Every such association doing business in this State shall, on or before the first day of March of each year, make and file with the Commissioner of Insurance of this State a report of its affairs and operations during the year ending on the 31st day of December immediately preceding, which annual report shall be in lieu of all other reports required by any other law. Such reports shall be upon blank forms to be provided by the Commissioner of Insurance, or may be printed in pamphlet form, and shall be verified under oath by the duly authorized officers of such association, and shall be published, or the substance thereof, in the annual report of the Commissioner of Insurance under a separate part entitled "FRATERNAL BENEFICIARY ASSOCIATIONS," and shall contain answers to the following questions:

1. Number of certificates issued during the year, or members admitted.
2. Amount of indemnity effected thereby.
3. Number of losses or benefit liabilities incurred.
4. Number of losses or benefit liabilities paid.
5. The amount received from each assessment for the year.
6. Total amount paid members, beneficiaries, legal representatives or heirs.
7. Number and kind of claims for which assessments have been made.
8. Number and kind of claims compromised or resisted, and brief statement of reasons.
9. Does association charge annual or other periodical dues or admission fees?

10. How much on each one thousand dollars, annually or per capita, as the case may be.

11. Total amount received, from what source, and the disposition thereof.

12. Total amount of salaries paid to officers.

13. Does association guarantee, in its certificates, fixed amounts to be paid, regardless of amount realized from assessments, dues, admission fees and donations?

14. If so, state amount guaranteed, and the security of such guaranty.

15. Has the association a reserve fund?

16. If so, how is it created, and for what purpose, the amount thereof, and how invested?

17. Has the association more than one class?

18. If so, how many, and the amount of indemnity in each?

19. Number of members in each class.

20. If voluntary, so state, and give date of organization.

21. If organized under the laws of this State, under what law and at what time; giving chapter and year and date of the passage of the Act.

22. If organized under the laws of any other State, province or territory, state such fact and the date of organization, giving chapter and year and date of passage of the Act.

23. Number of certificates of beneficiary membership lapsed during the year.

24. Number in force at beginning and end of year; if more than one class, number in each class.

25. Names and addresses of its president, secretary and treasurer, or corresponding officers.

The Commissioner of Insurance is authorized and empowered to address any additional inquiries to any such association in relation to its doings or condition, or any other matter connected with its transactions relative to the business contemplated by this Act, and such officers of such association as the Commissioner of Insurance may require shall promptly reply in writing, under oath, to all such inquiries.

SEC. 5. Each such association now doing or hereafter admitted to do business within this State and not having its principal office within this State, and not being organized under the laws of this State, shall appoint in writing the Commissioner of Insurance and his successors in office to be its true and lawful attorney, upon whom all lawful process in any action or proceeding against it

must be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the association, and that the authority shall continue in force so long as any liability remains outstanding in this State. Copies of such certificate, certified by said Commissioner of Insurance, shall be deemed sufficient evidence thereof, and shall be admitted in evidence with the same force and effect as the original thereof might be admitted. Service upon such attorney shall be deemed sufficient service upon such association. When legal process against any such association is served upon said Commissioner of Insurance, he shall immediately notify the association of such service by letter, prepaid and directed to its secretary or corresponding officer, and shall within two days after such service forward in the same manner a copy of the process served on him to such officer. The plaintiff in such process so served shall pay to the Commissioner of Insurance at the time of such service a fee of \$3.00, which shall be recovered by him as part of the taxable costs, if he prevails in the suit. The Commissioner of Insurance shall keep a record of all processes served upon him, which record shall show the day and hour when such service was made.

SEC. 6. The Commissioner of Insurance of this State shall, upon the application of any association having the right to do business within this State, as provided by this Act, issue to such association a permit in writing authorizing such association to do business within this State, for which certificate and all proceedings in connection therewith, such association shall pay to said Commissioner the fee of \$5.00.

SEC. 7. (Here provide by one or more sections for the incorporation of similar associations, in accordance with the practices and usages of your State in regard to forming corporations. In all cases of the formation of an association it should be provided that the constitution, laws and methods of doing business should be submitted to the Commissioner of Insurance or Court of Record, or the Secretary of State for approval before a certificate of incorporation is issued. Safeguards should be thrown around the formation of such associations, so that no speculative or fraudulent association may get a footing in the State. It might be well to make provision for the reincorporation of existing associations under these sections at the option of such associations.)

SEC. 8. Such associations shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members.

SEC. 9. No contract with any such association shall be valid when there is a contract, agreement or understanding between the member and the beneficiary that the beneficiary or any person for him shall pay such member's assessments or dues, or either of them.

SEC. 10. The money or other benefit, charity, relief or aid to be paid, provided or rendered by any association authorized to do business under this Act shall not be liable to attachment by trustee, garnishee or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process, or by operation of law, to pay any debt or liability of a certificate holder or of any beneficiary named in a certificate, or any person who may have any right thereunder.

SEC. 11. Any such association organized under the laws of this State may provide for the meetings of its legislative or governing body in any other State, province or territory, wherein such associations shall have subordinate bodies, and all business transacted at such meetings shall be valid in all respects, as if such meetings were held within this State, and where the laws of any such association provide for the election of its officers by votes to be cast in its subordinate bodies, the votes so cast in its subordinate bodies in any other State, province or territory, shall be valid as if cast within this State.

SEC. 12. Any person, officer, member or examining physician who shall knowingly or willfully make any false or fraudulent statement or representation in or with reference to any application for membership, or for the purpose of obtaining any money or benefit in any association transacting business under this Act, shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than \$100, nor more than \$500, or imprisonment in the county jail for not less than thirty days nor more than one year, or both, in the discretion of the court; and any person who shall willfully make a false statement of any material fact or thing in a sworn statement as to the death or disability of a certificate holder in any such association for the purpose of procuring payment of a benefit named in the certificate of such holder, and any person who shall willfully make any false statement in any verified report or declaration under oath required or authorized by this Act, shall be guilty of perjury, and shall be proceeded against and punished as provided by the statutes of this State in relation to the crime of perjury.

SEC. 13. Any such association refusing or neglecting to make the report, as provided in this Act, shall be excluded from doing business within this State. Said Commissioner of Insurance must, within sixty days after failure to make such report, or in case any such association shall exceed its powers or shall conduct its business fraudulently, or shall fail to comply with any of the provisions of this Act, give notice in writing to the Attorney General, who shall immediately commence an action against any such association to enjoin the same from carrying on any business. And no injunction against any such association shall be granted by any court, except on application by the Attorney General, at the request of the Commissioner of Insurance, whether the State or a member or other party seeks relief. No association so enjoined

shall have authority to continue business until such report shall be made, or overt act or violations complained of shall have been corrected, nor until the costs of such action be paid by it, provided the court shall find that such association was in default as charged, whereupon the Commissioner of Insurance shall reinstate such association, and not until then shall such association be allowed to again do business in this State. Any officer, agent or person acting for any association or subordinate body thereof, within this State, while such association shall be so enjoined or prohibited from doing business pursuant to this Act, shall be deemed guilty of a misdemeanor, and on conviction thereof, shall be punished by a fine not less than \$25 nor more than \$200, or by imprisonment in the county jail for not less than thirty days nor more than one year, or by both such fine and imprisonment, in the discretion of the court.

SEC. 14. Any person who shall act within this State as an officer, agent, or otherwise, for any association, which shall have failed, neglected or refused to comply with, or shall have violated any of the provisions of this Act, or shall have failed or neglected to procure from the Commissioner of Insurance proper certificate of authority to transact business, as provided for by this Act, shall be subject to the penalty provided in the last preceding section for the misdemeanor therein specified.

SEC. 15. (Here insert suitable provision for the repeal of laws inconsistent with this Act, and exercise sufficient precaution to prevent such repeal from making this Act apply to or affect grand or subordinate lodges of Masons, Odd Fellows or similar orders, or any association not working on the lodge system which limits its certificate holders to a particular class, or to the employment of a particular town or city, designated firm, business house or corporation.)



## CONSTITUTION AND LAWS.

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AS AMENDED AT THE ELEVENTH ANNUAL SESSION OF THE  
CONGRESS, OCTOBER, 1897.

*First.* This association shall be known as the National Fraternal Congress.

*Second.* Its objects are hereby declared to be the uniting permanently of all legitimate fraternal benefit societies for the purposes of mutual information, benefit and protection. Its membership shall be composed of its officers, standing committees and of representatives as follows :

*Third.* Each society of 2,000 members shall be entitled to one representative, and for each additional 40,000 members or fraction of 40,000 over 20,000, an additional representative, and the chief medical examiners of each society, who are members of the Congress. At any meeting when a test ballot or vote shall be required, and any society not fully represented, the representative or representatives present shall be authorized to cast the full vote to which his or their order may be entitled. When a representative is also a member of a committee, or a chief medical examiner, he shall be entitled to only one vote, and that as representative ; but otherwise each officer, chief medical examiner and member of a committee shall be entitled to one vote.

A call of the roll shall be had on any question pending before the Congress, upon a demand made and seconded by ten members of the Congress, representing at least five different orders.

*Fourth.* No fraternal society, order or association shall be entitled to representation in this Congress, unless such society, order or association be formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit, having a lodge system, with ritualistic form of work and representative form of government, and making provision for the payment of benefits in case of death (with provision, if its laws so provide, for the payment of benefits in case of sickness, temporary or physical disability, either as the result of disease, accident or old age, provided the period in life at which payment of disability benefits on account of old age commences shall not be

under seventy years), the fund for the payment of such benefits and the expenses of such association being derived from assessments or dues collected from its members, and death benefits payable to the families, heirs, blood relatives, affianced husband or affianced wife of, or persons dependent on the member; these principles being an obligated duty on all members, to be discharged without compensation or pecuniary reward, the general membership attending to the general business of the order, and a fraternal interest in the welfare of each other, a duty taught, recognized and practiced as a motive and bond of organization.

*Fifth.* The reports of the officers and standing committees shall be sent to the secretary, at least thirty (30) days prior to the assembling of the Congress, and the same shall be printed under his supervision; and printed copies shall be sent to each accredited member of the Congress.

Its officers shall be as follows:

President.

Vice-President.

Secretary and Treasurer (who shall be *ex-officio* secretary of each standing committee).

Who shall be elected at each annual session by a majority of the legal votes cast.

*Sixth.* The standing committees shall be appointed by the Executive Committee and shall be as follows:

- (1) On Constitution and Laws, nine members.
- (2) On Statutory Legislation, thirteen members.
- (3) On Credentials and Finance, seven members.
- (4) On Statistics and Good of the Orders, seven members.
- (5) On Fraternal Press, nine members.
- (6) On Jurisprudence, seven members, who shall be lawyers.
- (7) On Medical Examinations, to be composed of the Medical Examiners-in-Chief of the several societies represented in the Congress.

The Committee on Statutory Legislation shall have power and discretion to select sub-committees in the several states and provinces from societies represented in this Congress, or it may organize auxiliary associations of this Congress to promote and properly guard uniform statutory legislation, but such association shall be organized and conducted without expense to this Congress.

In any state or province where such associations may be organized it shall be composed of representatives from the societies transacting business in such State or province, which are affiliated with this Congress.

Any such auxiliary associations shall be organized, so far as may be practicable, with a corps of officers similar to those of this body, and it shall be entitled to one representative in this Fraternal Congress.

It shall be the duty of the Committee on Statutory Legislation to prepare an accurate and concise digest of all the statutes of the States and provinces, relating to fraternal benefit societies, and present the same to the Congress; also in like manner to prepare and present, from year to year, similar digests of new statutes and of changes in legislation. All such digests shall be printed in the Journal.

The elective officers shall constitute the executive committee.

*Seventh.* This Congress shall meet annually on the third Tuesday of November, at such place as may be selected at the next preceding regular session, except that the meeting in 1897 shall be held on the first Tuesday of October. The Congress shall pay the actual expenses incurred by the officers and chairmen of standing committees resulting from their attendance, provided they shall not be sent to the Congress as representatives of their respective Orders.

*Eighth.* The annual fee for membership shall be thirty-five dollars (\$35.00) for each society represented in this Congress having 5,000 members or less; and for each additional 5,000 members, or fractional part thereof, an additional sum of five dollars (\$5 00); but such membership fee shall in no case exceed one hundred and fifty dollars (\$150.00).

*Ninth.* This constitution can only be amended by a vote of three fourths of the members present at any meeting.

*Tenth.* The distinctive features of a Fraternal Benefit Society are hereby declared to be :

- 1st. The lodge system.
- 2d. Representative government.
- 3d. Ritualistic work.
- 4th. Fraternal assistance to living members in sickness or destitution.
- 5th. The payments of benefits to living members for total and physical disability.
- 6th. The payments of benefits at the death of the members, to the families, heirs, blood relatives or dependents of such deceased member.

And it is hereby declared as the sense of this Fraternal Congress, that no society whose distinctive features do not conform hereto, is eligible to membership in the Congress or entitled to be classified as Fraternal Beneficiary Societies. We repudiate the speculative societies, whose chief aim is to pay sums of money to members during life, without regard to distress or physical disability ; and declare that the aims of such societies are entirely opposed to the principles upon which the Fraternal Beneficiary Societies are founded, and by virtue of which they exist.

## DELEGATES TO THE SESSION OF 1897.

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### *American Legion of Honor.*

Adam Warnock ..... 200 Huntington Ave., Boston, Mass.  
 J. Foster Bush, M. D. .... 651 Boylston St., Boston, Mass.

### *Ancient Order of the Pyramids.*

E. S. McClintock ..... Kansas City, Mo.  
 Sup. Med. Ex. C. S. McClintock, M. D. .... Topeka, Kan.

### *Ancient Order of United Workmen.*

J. G. Tate ..... Lincoln, Neb.  
 W. S. Robson ..... LaGrange, Texas.  
 H. C. Sessions ..... Sioux Falls, S. D.  
 Sup. Med. Ex. D. H. Shields, M. D. .... Hannibal, Mo.

### *Artisan's Order of Mutual Protection.*

Louis Maloney ..... 588 Tasker St., Philadelphia, Pa.  
 Sup. Med. Ex. Van R. Tindal, M. D. .... 828 Reed St., Philadelphia, Pa.

### *Catholic Benevolent Legion.*

W. G. Ross ..... Brooklyn, N. Y.  
 A. V. Harding ..... New Brunswick, N. J.  
 Sup. Med. Ex. Geo. R. Kuhn, M. D. .... 122 Clinton Ave., Brooklyn.

### *Chosen Friends.*

Louis A. Steber ..... 418½ Olive St., St. Louis, Mo.  
 Wm. B. Wilson ..... 787 Broad St., Newark, N. J.  
 Sup. Med. Ex. Henry Jamison, M. D. .... 28 E. Ohio St., Indianapolis, Ind.

### *Empire Knights of Relief.*

Sup. Med. Ex. P. A. McCrae . . . . . Buffalo, N. Y.

*Fraternal Aid Association.*

Lewis A. Ryder, M. D. .... Topeka, Kan.  
 Sup. Med. Ex. S. J. Anderson, M. D. .... Lawrence, Kan.

*Fraternal Legion.*

Dr. J. W. P. Bates ..... Baltimore, Md.

*Fraternal Mystic Circle.*

D. E. Stevens ..... 1828 Chestnut St., Philadelphia, Pa.  
 Sup. Med. Ex. F. S. Wagenhals, M. D. .... Columbus, Ohio.

*Fraternal Union of America.*

F. F. Roose ..... Omaha, Neb.  
 Sup. Med. Ex. S. T. McDermeth, M. D. .... Denver, Col.

*Golden Chain.*

J. A. Baden, M. D. .... Baltimore, Md.  
 Sup. Med. Ex. Thos. Opie, M. D. .... Fidelity Bldg., Baltimore, Md.

*Home Circle.*

Frederick A. Draper. .... 8 Oxford St., Malden, Mass.  
 Sup. Med. Ex. Thos. Wateman, M. D. .... 252 Newberry St., Boston, Mass.

*Improved Order Heptasophs.*

Harry Goldman ..... Baltimore, Md.  
 John G. Mitchell. .... Baltimore, Md.  
 Sup. Med. Ex. J. H. Christian, M. D., P. O. Box 306. .... Baltimore, Md

*Independent Order of Foresters.*

G. A. Harper ..... Toronto, Ont., Can.  
 J. D. Clark ..... Dayton, Ohio.  
 A. E. Stevenson. .... Chicago, Ill.  
 A. T. Hunter ..... Toronto, Ont., Can.  
 Sup. Med. Ex. Thomas Millman, M. D. .... Toronto, Ont., Can.

*Iowa Legion of Honor*

E. R. Hutchins. .... Des Moines, Iowa.  
 Sup. Med. Ex. C. S. Chase, M. D. .... Waterloo, Iowa.

*Knights of the Golden Rule.*

A. M. Worcester.....	429 Walnut St., Cincinnati, Ohio.
Sup. Med. Ex. C. C. Higgins, M. D.....	167 Dearborn St., Chicago, Ill.

*Knights of Honor.*

J. W. Goheen.....	Philadelphia, Pa.
B. F. Nelson.....	St. Louis, Mo.
Samuel Klotz.....	Newark, N. J.
Sup. Med. Ex. H. S. Dalton, M. D....	Odd Fellows Bldg., St. Louis, Mo.

*Knights and Ladies of Security.*

J. M. Wallace.....	Topeka, Kan.
Sup. Med. Ex. H. A. Warner, M. D.....	Topeka, Kan.

*Knights and Ladies of the Golden Star.*

Rev. Samuel P. Lacey.....	Newark, N. J.
Sup. Med. Ex. F. W. Duncker, M. D.....	28 Fair St., Newark, N. J.

*Knights of the Maccabees.*

Ed. L. Young.....	Norwalk, Ohio.
Thos. Watson.....	Port Huron, Mich.
D. D. Aitken.....	Flint, Mich.
Geo. J. Slegle.....	91 Niagara St., Buffalo, N. Y.
Jas. F. Downer.....	6382 Langley Ave., Chicago, Ill.
A. Wier.....	Sarnia, Ont., Can.
Mrs. Frances E. Burns.....	St. Louis, Mich.
Miss Emma E. Bower.....	Ann Arbor, Mich.
Sup. Med. Ex. R. E. Moss, M. D.....	Port Huron, Mich.

*Knights and Ladies of the Fireside.*

W. T. Walker.....	6th and Wyandotte Sts., Kansas City, Mo.
Sup. Med. Ex. C. E. Clark, M. D....	Kansas City, Mo.

*Knights of the Loyal Guard.*

F. H. Rankin, Jr.....	Flint, Mich.
Sup. Med. Ex. O. Millard, M. D.....	Flint, Mich.

*Ladies' Catholic Benevolent Association.*

Sup. Med. Ex. ....

*Legion of the Red Cross.*

Jno. B. Treibler, Jr. .... Baltimore, Md.

Sup. Med. Ex. H. Patterson, M. D. .... Wilmington, Delaware.

*Loyal Additional Benefit Association.*

Wm. A. Tompkins .... Rutherford, N. J.

Sup. Med. Ex. Theo. F. Morris, M. D., 298 Montgomery St., Jersey City, N. J.

*Modern Woodmen of America.*

D. I. Thornton, ..... Kansas City, Mo.

John W. White ..... Rock Falls, Ill.

Frank O. Van Galder ..... Sycamore, Ill.

Benjamin D. Smith, ..... Mankato, Minn.

Adolphus R. Talbot ..... Lincoln, Neb.

Emory Townsend, ..... Saginaw, Mich.

Sup. Med. Ex. C. A. McCollum, M. D. .... Minneapolis, Minn.

*National Aid Association.*

Alonzo Wardall ..... Topeka, Kan.

Sup. Med. Ex. M. Ware, M. D. .... Topeka, Kan.

*National Reserve Association.*

F. W. Sears, ..... Kansas City, Mo.

Sup. Med. Ex. J. T. Craig, M. D. .... Kansas City, Mo.

*National Union.*

J. W. Myers, ..... Box 82, Toledo, Ohio.

W. M. Bayne ..... 78 Franklin St., Cleveland, Ohio.

Sup. Med. Ex. M. R. Brown, M. D. .... 34 Washington St., Chicago, Ill.

*New England Order of Protection.*

Lucius P. Deming, ..... New Haven, Conn.

Sup. Med. Ex. Herbert A. Chase, M. D. .... 43 Milk St., Boston, Mass.



*Order United Friends.*

John G. H. Myers ..... 150 Nassau St., New York, N. Y.  
 Sup. Med. Ex. Herbert G. Jones, M. D. .... Utica, N. Y.

*Protected Home Circle.*

P. D. Stratton ..... Sharon, Pa.  
 W. S. Palmer..... Sharon, Pa.  
 Sup. Med. Ex. Salem Heilman, M. D..... Sharon, Pa.

*Royal Arcanum.*

E. M. Schryver.....18 W. Saratoga Street, Baltimore, Md.  
 W. O. Robson.....407 Shawmut Avenue, Boston, Mass.  
 John E. Pound.....Lockport, N. Y.  
 Joseph A. Langfitt .....110 Diamond Street, Pittsburg, Pa.  
 J. M. McKinstry..... Society of Savings Building, Cleveland, Ohio.  
 Sup. Med. Ex. Sanford Hanscom, M. D..... East Somerville, Mass.

*Royal League.*

L. L. Morrison.....Rockford, Ill.  
 Sup. Med. Ex. Wallace K. Harrison, M. D.....Chicago, Ill.

*Royal Neighbors of America.*

(1) Sup. Med. Ex. Dr. Susan McG. Snyder.....Council Bluffs, Ia.  
 (2) Sup. Med. Ex. Dr. E. Franc Morrill.....Rock Falls, Ia.

*Royal Society of Good Fellows.*

W. R. Spooner.....New York City, N. Y.  
 Sup. Med. Ex. W. G. Weaver, M. D. .... Wilkesbarre, Pa.

*Royal Templars of Temperance.*

L. R. Sanborn.....45 Niagara St., Buffalo, N. Y.  
 Sup. Med. Ex. J. W. Grosvenor, M. D.....118 Plymouth Ave., Buffalo, N. Y.

*Select Friends.*

J. T. Tinder .....Parsons, Kan.  
 Sup. Med. Ex. C. A. Van Velzer, M. D.....Ft. Scott, Kan.

*Shield of Honor.*

James H. Livingston.....1207 E. Monument St., Baltimore, Md.  
 Sup. Med. Ex. A. R. Finck, M. D.....208 Girard Ave., Philadelphia, Pa.

*Supreme Court of Honor.*

A. L. Hereford.....Springfield, Ill.  
 Sup. Med. Ex. W. L. Atthon, M. D.....Lincoln, Ill.

*Supreme Lodge Order of Mutual Protection.*

G. Del Vecchio.....Room 310, 269 Dearborn St., Chicago, Ill.  
 Sup. Med. Ex. W. K. Harrison, M. D.....52 Walton Place, Chicago, Ill.

*Tribe of Ben-Hur.*

F. L. Snyder.....Crawfordsville, Ind.  
 Sup. Med. Ex. J. F. Davidson, M. D.....Crawfordsville, Ind.

*United Order of Pilgrim Fathers.*

J. S. Taft....Keene, N. H.  
 Mrs. Helen O. Taft.....Keene, N. H.  
 Sup. Med. Ex. Emory L. White, M. D.....Somerville, Mass.

*United Order of the Golden Cross.*

W. R. Cooper.....Knoxville, Tenn.  
 F. I. Day.....Lewiston, Maine.  
 Sup. Med. Ex. J. D. Young, M. D.....Station X, Boston, Mass.

*Woodmen of the World.*

Philo Truesdell.....Port Huron, Mich.  
 Sup. Med. Ex. W. O. Rodgers, M. D.....202 Sheely Bldg., Omaha, Neb.

## OFFICERS AND STANDING COMMITTEES

FOR THE YEAR 1897-98.

### OFFICERS.

James E. Shepard, *President*.....Lawrence, Mass.  
 D. E. Stevens, *Vice-President*.....1328 Chestnut St., Philadelphia, Pa.  
 M. W. Sackett, *Secretary-Treasurer*.....Meadville, Pa.  
 Rev. J. G. Tate, *Chaplain*.....Lincoln, Neb.

### COMMITTEES.

#### *Constitution and Laws.*

J. G. Johnson, Chairman, Peabody, Kansas.....Past President.  
 A. R. Savage, Auburn, Maine.....Past President.  
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 Julius M. Swain, 120 Tremont St, Boston, Mass.....Home Circle.  
 Miss Bina M. West, Port Huron, Mich.....Maccabees.  
 F. W. Sears, Kansas City, Mo.....National Reserve Association.  
 O. B. Craig, Fidelity Bldg., Baltimore, Md.....Knights of Golden Chain.  
 E. S. McClintock, Topeka, Kan.....Ancient Order of Pyramids.  
 Miss Marguerite McCutchen, Washington, D. C.....Order of Golden Cross.

#### *Statutory Legislation.*

John Haskell Butler, Ch'n, 244 Washington St., Boston, Mass..Past President.  
 John W. White, Rock Falls, Ill.....Modern Woodmen of America.  
 J. W. Goheen, Philadelphia, Pa.....Knights of Honor.  
 W. G. Ross, Brooklyn, N. Y.....Catholic Benevolent Legion.  
 Oronhyatekha, M. D., Toronto, Ont., Can.....Foresters.  
 W. S. Linton, Saginaw, Mich.....Maccabees.  
 J. S. McKinstry, Society of Savings Bldg., Cleveland, O.....Royal Arcanum.  
 Millard R. Powers, 153 La Salle St., Chicago, Ill.....Royal League.  
 A. L. Hereford, Springfield, Ill.....Supreme Court of Honor.  
 J. Scully Taft, Keene, N. H.....Pilgrim Fathers.  
 Wm. G. Morris, 835 W. Lake St., Chicago, Ill.....Chosen Friends.  
 James H. Livingston, Baltimore, Md.....Shield of Honor.  
 Louis A. Steber, St. Louis, Mo.....Chosen Friends.

*Credentials and Finance.*

John J. Acker, Chairman, Albany, N. Y. . . . . Ancient Order United Workmen.  
 Frank N. Gage, 128 La Salle St., Chicago, Ill. . . . . National Union.  
 J. A. McGillivray, Forester's Temple, Toronto, Ont. . . . . Foresters.  
 Lee R. Sanborn, 48 W. Eagle St., Buffalo, N. Y. . . . . Templars of Temperance.  
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 J. A. Baden, M. D., Baltimore, Md. . . . . Golden Chain.  
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 E. M. Schryver, Baltimore, Md. . . . . Royal Arcanum.

*Statistics and Good of the Orders.*

D. P. Markey, Chairman, Port Huron, Mich. . . . . Maccabees.  
 Dr. H. A. Warner, Topeka, Kan. . . . . Knights and Ladies of Security.  
 B. F. Nelson, St. Louis, Mo. . . . . Knights of Honor.  
 Dr. E. R. Hutchins, Des Moines, Iowa. . . . . Iowa Legion of Honor.  
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 G. Del Vecchio, Chicago, Ill. . . . . Supreme Lodge, Order of Mutual Protection.

*Fraternal Press.*

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 D. W. Gerard, Crawfordsville, Ind. . . . . Tribe of Ben-Hur.  
 P. D. Stratton, Sharon, Pa. . . . . Protected Home Circle.  
 Edwin O. Wood, Flint, Mich. . . . . Knights of the Loyal Guard.  
 John G. H. Myers, 150 Nassau St., New York City. . . . . United Friends.  
 Mrs. Lillian M. Hollister, Detroit, Mich. . . . . Maccabees.  
 J. W. Myers, Toledo, Ohio. . . . . National Union.  
 John B. Trebler, Baltimore, Md. . . . . Legion of Red Cross.  
 Rev. Samuel P. Lacey, Newark, N. J. . . . . Knights and Ladies of the Golden Star.

*Jurisprudence.*

W. R. Spooner, Chairman, 486 E. 117th St., New York City . . . Past President  
 S. A. Will, Pittsburgh, Pa. . . . . 184 Fifth Ave., Past President  
 J. G. Johnson, Peabody, Kan. . . . . Past President  
 John W. White, Rock Falls, Ill. . . . . Modern Woodmen  
 John D. Clark, Dayton, Ohio. . . . . Independent Order Foresters.  
 W. T. Walker, Kansas City, Mo. . . . . Knights and Ladies of the Fireside.  
 W. S. Robson, La Grange, Tex. . . . . Ancient Order United Workmen.

*Special Committee on Rates.*

H. C. Sessions, Sioux Falls, So. Dak. . . . . Ancient Order United Workmen.  
 Frederick A. Draper, No. 3 Oxford St., Malden, Mass. . . . . Home Circle.  
 D. P. Markey, Port Huron, Mich. . . . . Maccabees.  
 Jas. E. Shepard, President, *ex-officio*. . . . . Lawrence, Mass.

## MEDICAL SECTION.

*Officers.*

Dr. C. A. McCollum, <i>Chairman</i> .....	408 Masonic Temple, Minneapolis, Minn.
Dr. R. E. Moss, <i>Vice-Chairman</i> .....	Port Huron, Mich.
Dr. T. Millman, <i>Secretary</i> .....	59 Yonge St., Toronto, Ont., Can.

*Executive Committee of Medical Section.*

Dr. O. Millard, <i>Chairman</i> .....	Flint, Mich.
Dr. J. H. Christian.....	P. O. Box 806, Baltimore, Md.
Dr. H. A. Warner.....	Topeka, Kan.
Dr. J. D. Young.....	Station X, Boston, Mass.
Dr. S. Hanscom.....	East Somerville, Mass.

## PRESS SECTION.

*Officers.*

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F. O. Van Galder, <i>Vice-President</i> .....	Sycamore, Ill.
Gilbert Howell, <i>Secretary-Treasurer</i> .....	275 Woodland Ave., Cleveland, Ohio.

*Executive Committee of Press Section.*

M. F. Van Buskirk, <i>Chairman</i> .....	39 State St., Rochester, N. Y.
D. W. Gerard .....	Crawfordsville, Ind.
F. W. Stevens.....	Port Huron, Mich.
D. S. Biggs.....	Arlington, Mass.
M. W. Sackett, <i>ex-officio</i> .....	Meadville, Pa.
F. O. Van Galder, <i>ex-officio</i> .....	Sycamore, Ill.
Gilbert Howell, <i>ex-officio</i> .....	Cleveland, O.

## PAST PRESIDENTS.

Leroy Andrus .....	1886-1887.....	Buffalo, N. Y.
John Haskell Butler.....	1887-1889..	Boston, Mass.
D. H. Shields, M. D.....	1889-1890.....	Hannibal, Mo.
A. R. Savage.....	1890-1891.....	Auburn, Me.
Adam Warnock.....	1891-1892.....	Boston, Mass.
M. G. Jeffries.....	1892-1893.....	Janesville, Wis.
N. S. Boynton.....	1893-1894.....	Port Huron, Mich.
S. A. Will.....	1894-1895.....	Pittsburgh, Pa.
W. R. Spooner.....	1895-1896.....	New York City, N. Y.
J. G. Johnson.....	1896-1897.....	Peabody, Kan.

ORDERS THAT ARE MEMBERS OF THE NATIONAL  
FRATERNAL CONGRESS, WITH NAMES AND  
ADDRESSES OF SECRETARIES.

---

American Legion of Honor.—Adam Warnock, 200 Huntington Ave., Boston, Mass.

Ancient Order of the Pyramids.—A. K. Rogers, Topeka, Kan.

Ancient Order of United Workmen.—M. W. Sackett, Meadville, Pa.

Artisans' Order of Mutual Protection.—Louis Maloney, 119 South Fourth St., Philadelphia, Pa.

Catholic Benevolent Legion.—John D. Carroll, 40-42 Court St., Brooklyn, N. Y.

Chosen Friends.—T. B. Linn, Indianapolis, Ind.

Empire Knights of Relief.—Emory D. Angell, 206 D. S. Morgan Building, Buffalo, N. Y.

Fraternal Aid Association.—Ed. Rousell, Lawrence, Kan.

Fraternal Legion.—M. J. Block, 514 Equitable Bldg., Baltimore, Md.

Fraternal Mystic Circle.—W. H. Snyder, 1828 Chestnut St., Philadelphia, Pa.

Fraternal Union of America.—John L. Handley, Denver, Col.

Golden Chain.—A. Stanley Wier, Fidelity Bldg., Baltimore, Md.

Home Circle.—Julius M. Swain, 120 Tremont St., Boston, Mass.

Improved Order of Heptasophs.—Samuel J. Tattersall, Preston and Cathedral Sts., Baltimore, Md.

Iowa Legion of Honor.—J. H. Helm, Box 592, Cedar Rapids, Ia.

Independent Order of Foresters.—John A. McGillivray, Cor. Yonge and King Sts., Toronto, Ont.

Knights of the Golden Rule.—T. J. Smith, 216 W. Fourth St., Cincinnati, O. P. O. Box, 565.

Knights of Honor.—B. F. Nelson, St. Louis, Mo.

Knights and Ladies of Honor.—C. W. Harvey, Indianapolis, Ind.

Knights and Ladies of Security.—J. M. Wallace, Topeka, Kan.

Knights and Ladies of the Golden Star.—Rev. S. P. Lacey, 9 Bank St., Newark, N. J.

Knights of the Maccabees.—N. S. Boynton, Cor. Huron Ave. and Bard St., Port Huron, Mich.

Knights and Ladies of the Fireside.—S. H. Snider, 6th and Wyandotte Sts., Kansas City, Mo.

Knights of the Loyal Guard.—Edwin O. Wood, Flint, Mich.

Ladies' Catholic Benevolent Association.—Mrs. J. A. Royer, 415 W. 11th St., Erie, Pa.

Legion of the Red Cross.—John B. Treibler, 1417 Hollins St., Baltimore, Md.

Loyal Additional Benefit Association.—Frank S. Petter, 104 Wayne St., Jersey City, N. J.

Modern Woodmen of America.—C. W. Hawes, Rock Island, Ill.

National Reserve Association.—B. F. Burd, 817 Rialto Bldg., Kansas City, Mo.

National Union.—J. W. Myers, Hartford Block, Toledo, Ohio.

New England Order of Protection.—Daniel M. Frye, 48 Milk St., Boston, Mass.

National Aid Association.—Alonzo Wardall, 701 Jackson St., Topeka, Kan.

Protected Home Circle.—W. S. Palmer, Sharon, Pa.

Royal Arcanum.—W. O. Robson, 407 Shawmut Ave., Boston, Mass.

Royal League.—C. A. Warner, 1608 Masonic Temple, Chicago, Ill.

Royal Neighbors of America.—Mrs. Winnie Fielder, 408 Persimmons St., Peoria, Ill.

Royal Society of Good Fellows.—James W. Swoger, 620 Atlantic, Boston, Mass.

Royal Templars of Temperance.—E. B. Rew, 48 Niagara St., Buffalo, N. Y.

Select Friends.—W. I. Linn, Fort Scott, Kan.

Shield of Honor.—Wm. T. Henry, 205 East Fayette St., Baltimore, Md.

Supreme Court of Honor.—A. L. Hereford, Springfield, Ill.

Supreme Lodge, Order of Mutual Protection.—G. Del Vecchio, Room 810, No. 269 Dearborn St., Chicago, Ill.

Supreme Tribe of Ben Hur.—F. L. Snyder, Crawfordsville, Ind.

United Order of Pilgrim Fathers.—James E. Shepard, Lawrence, Mass.

United Order of the Golden Cross.—W. R. Cooper, Knoxville, Tenn.

Woodmen of the World.—John T. Yates, 211 Sheely Block, Omaha, Neb.

## MEETINGS.

- Organization—Washington, D. C., November 16, 1886.  
*First Annual Meeting*—Philadelphia, Pa., November 15, 1887.  
*Second Annual Meeting*—New York, N. Y., November 20–21, 1888.  
*Third Annual Meeting*—Boston, Mass., November 12–13, 1889.  
*Fourth Annual Meeting*—Pittsburg, Pa., November 11–12, 1890.  
*Fifth Annual Meeting*—Washington, D. C., November 10–12 (inc.) 1891.  
*Sixth Annual Meeting*—Washington, D. C., November 15–17 (inc.) 1892.  
*Seventh Annual Meeting*—Cincinnati, Ohio, November 21–23 (inc.) 1893.  
*Eighth Annual Meeting*—Buffalo, N. Y., November 20–22 (inc.) 1894.  
*Ninth Annual Meeting*—Toronto, Ont., Can., November 19–21 (inc.) 1895.  
*Tenth Annual Meeting*—Louisville, Ky., November 17–19 (inc.) 1896.  
*Eleventh Annual Meeting*—Port Huron, Mich., October 5–7 (inc.) 1897.

## PRESIDENTS OF THE CONGRESS.

- 1886–87—Leroy Andrus, Buffalo, N. Y.—A. O. U. W.  
 1887–88—John Haskell Butler, Boston, Mass.—R. A.  
 1888–89—John Haskell Butler, Boston, Mass.—R. A.  
 1889–90—D. H. Shields, Hannibal, Mo.—A. O. U. W.  
 1890–91—A. R. Savage, Auburn, Me.—K. of H.  
 1891–92—Adam Warnock, Boston, Mass.—A. L. of H.  
 1892–93—M. G. Jeffries, Janesville, Wis.—N. U.  
 1893–94—N. S. Boynton, Port Huron, Mich.—K. O. T. M.  
 1894–95—S. A. Will, Pittsburg, Pa.—I. O. H.  
 1895–96—W. R. Spooner, New York, N. Y.—R. S. G. F.  
 1896–97—J. G. Johnson, Peabody, Kan.—M. W. A.  
 1897–98—J. E. Shepard, Lawrence, Mass.—U. O. P. F.

## VICE-PRESIDENTS.

- 1886–87—Wm. H. Barnes, San Francisco, Cal.—K. of H.  
 1887–88—Warren Totten, Woodstock, Ont., Can.—R. A.  
 1888–89—Warren Totten, Woodstock, Ont., Can.—R. A.  
 1889–90—A. R. Savage, Auburn, Me.—K. of H.  
 1890–91—Adam Warnock, Boston, Mass.—A. L. of H.  
 1891–92—M. G. Jeffries, Janesville, Wis.—N. U.  
 1892–93—N. S. Boynton, Port Huron, Mich.—K. O. T. M.  
 1893–94—S. A. Will, Pittsburg, Pa.—I. O. H.  
 1894–95—W. R. Spooner, New York, N. Y.—R. S. G. F.  
 1895–96—J. G. Johnson, Peabody, Kan.—M. W. A.  
 1896–97—J. E. Shepard, Lawrence, Mass.—U. O. P. F.  
 1897–98—D. E. Stevens, Philadelphia, Pa.—F. M. C.



## SECRETARY AND TREASURER.

- 1886-87—R. C. Hill (Recording Sec.), Buffalo, N. Y.—S. K.  
O. M. Shedd (Corresponding Sec.), Poughkeepsie, N. Y.—C. F.  
Halvor Nelson (Treasurer), Washington, D. C.—E. R. K. of P.
- 1887-88—O. M. Shedd (Rec. and Cor. Sec.), Poughkeepsie, N. Y.—C. F.  
Halvor Nelson (Treasurer), Washington, D. C.—E. R. K. of P.
- 1888-89—Samuel Nelson (Recording Sec.), Buffalo, N. Y.—R. T. of T.  
O. M. Shedd (Corresponding Sec.), Poughkeepsie, N. Y.—C. F.  
George Hawkes (Treasurer) Philadelphia, Pa.—E. R. K. of P.
- 1889-90—O. M. Shedd (Secretary), Poughkeepsie, N. Y.—C. F.  
George Hawkes (Treasurer), Philadelphia, Pa.—E. R. K. of P.
- 1890-91—O. M. Shedd (Secretary), Poughkeepsie, N. Y.—C. F.  
George Hawkes (Treasurer), Philadelphia, Pa.—E. R. K. of P.
- 1891-92—O. M. Shedd (Sec.-Treas.), Poughkeepsie, N. Y.—C. F.
- 1892-93—O. M. Shedd (Sec.-Treas.), Poughkeepsie, N. Y.—C. F.
- 1893-94—O. M. Shedd (Sec.-Treas.), Poughkeepsie, N. Y.—C. F.
- 1894-95—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.
- 1895-96—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.
- 1896-97—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.
- 1897-98—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.

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ANNOUNCEMENT.

The Committee on Statutory Legislation being unable to complete a full digest of the laws of the various States relative to Fraternal Benefit Societies in time to print them in the journal of proceedings, it was determined not to delay the publication of the journal, but to print this digest in separate pamphlet form, at a later date.

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5	29	Mr. Talbot	To appoint a Committee of Conference to Insurance Commissioners' Convention	Com. on Laws.	See Doc No. 16	54
6	29	Secretary Sackett	To appoint a Committee on "Resolutions of Thanks"		Adopted	29
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8	30	Com. on Statutory Legislation	Annual report		Approved.	30
9	46	Mr. Mitchell	Resolution to incorporate the Congress.	See Doc. No. 17	Adopted	54
10	47	Com. on Fraternal Press	Annual report	Com. on Laws.	Adopted	47
11	50	Com. on Thanks	Recognition of courtesies received.		Adopted by rising vote.	50
12	51	Mr. Sears	To hold four days' session at next meeting of the Congress		Adopted	51
13	51	Mr. Spooner	That the incoming President be <i>ex-officio</i> a member of the Committee on "Rates"		Adopted	51
14	51	Com. on "Court Made Laws"	Recommend organization of "Legal Section" of the Congress, etc.		Report Adopted	51
15	52	Com. "Plan of the Congress"	Recommend preparation of programme for each session, and amendment to Section 4, Constitution		Report Adopted	52
16	54	Com. on Laws	Report on Document No. 5—Recommend appointment of a committee of one in the discretion of the President.		Report Adopted	54
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18	55	Mr. Acker	To pay expenses of acting chairmen at the sessions of the Congress.		Adopted	55
19	56	Mr. Spooner	Resolution of thanks to President Johnson, and creating him a life member of the Congress		Adopted by rising vote	56
20	56	Medical Section	Report of session, and election of officers.		Approved.	56
21	57	Com. on Laws	Amendment to Section 4, Constitution, etc.		Report Adopted	57
22	59	Com. on Finance	Report on audit of books of Secretary, and approval of bills of expense, etc.		Report Adopted	59
23	60	Com. on Fraternal Press	Report the organization of "Press Section," and officers thereof.		Approved	60
24	61	Mr. Spooner	Portraits of Past Presidents, President and Secretary to be placed in Journal of Proceedings.		Adopted	61







PROCEEDINGS  
OF THE  
TWELFTH ANNUAL SESS  
OF THE  
NATIONAL FRATERNAL CO

HELD IN THE CITY OF BALTIMORE, MD

November 15, 16, 17 and 18,

BUFFALO, N. Y.;  
BAKER, JONES & Co., PRINTERS AND BINDER  
1898.







**D. E. STEVENS,**  
**PRESIDENT NATIONAL FRATERNAL CONGRESS,**  
**1896-1899.**

9

**PROCEEDINGS**

**OF THE**

**TWELFTH ANNUAL SESSION**

**OF THE**

**NATIONAL FRATERNAL CONGRESS**

**HELD IN THE CITY OF BALTIMORE, MD.**

**November 13, 16, 17 and 18, 1898.**

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**BUFFALO, N. Y.;**  
**BAKER, JONES & Co., PRINTERS AND BINDERS.**  
**1898.**

VI, 10930

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The Congress

PROCEEDINGS OF THE TWELFTH ANNUAL SESSION  
OF THE  
National Fraternal Congress

HELD IN THE CITY OF BALTIMORE, MD.,

November 15th, 16th, 17th and 18th, 1898.

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RECEPTION.

His Honor, Acting Mayor, Samuel Eccles, Jr., on the part of the citizens of Baltimore, extended the delegates and their friends in attendance at the Twelfth Annual Meeting of the National Fraternal Congress a hearty welcome in the following well chosen words :

GREETING BY HIS HONOR THE MAYOR.

*Mr. President:* In prefacing the few remarks which I shall make, I must express my sincere regret that owing to the severe illness of our honored Mayor, he is deprived of the great pleasure of meeting you this morning, and of extending to you his hearty greeting and welcome.

I realize the distinguished honor which has been shown to our city in having been selected as the place of meeting of the



National Fraternal Congress, a Congress of the leading minds of the leading Fraternal Benefit Organizations of this country, and I trust that our people may in some measure appreciate the great benefits which your presence and labors will bring to them and to the millions who are directly interested in your deliberations.

I have, for many years, had the privilege of knowing something of the character of the great work in which you are engaged, and can bear personal testimony to the invaluable services rendered by the Congress in developing and disseminating the best thought regarding fraternal and beneficial protection to the home and family, and I feel assured that the present session will result in still greater achievements in the same direction. I may be pardoned in calling your attention to the Monumental City, so called from the number of its public memorials, and the first to be named is that which commemorates the virtues of our great Washington, of the Hero and the Sage, who was first in war, first in peace, and who is still the first in the hearts of his countrymen.

This city was the first to erect a monument of gratitude to the father and benefactor of our country, the foundation of the beautiful shaft on Mt. Vernon Place having been laid July 4, 1815, by Lorin Winder, R. W. G. M. of Masons of Maryland, and members of the Grand Lodge.

Here can also be seen the splendid memorial shaft erected to Thomas Wildey, the father of Odd Fellowship in this country, and here can be visited the living and active monuments of such benefactors as George Peabody, Moses Shepard, John Hopkins, McDonough and Enoch Pratt.

I shall not weary you with an enumeration of the attractions of this great and beautiful city, but I hope that you will have some opportunity of becoming well acquainted with them, and that you will bear away with you to your distant homes the most pleasant recollections of your sojourn among us.

I now bid you one and all a most hearty welcome to our city, to our hearts and homes.

RESPONSE.

President Shepard—Mr. Mayor, we thank you for this pleasant address of welcome, and I have to ask Past President J. G. Johnson to make a fitting response.

PAST PRESIDENT JOHNSON.

*Mr. President, Mr. Mayor, Brethren and Sisters of the National Fraternal Congress, and friends :*

Our President has asked me to express to you, Mr. Mayor, and through you to the fraternal brethren and the citizens generally, of Baltimore, our appreciation of the cordial and courteous welcome which you have given us to this city. We thank you, sir, for your kind words. We know that in them you but voice the sentiments of the hospitable people of your city, and we want to say to you, sir, that we are just as glad to be in Baltimore this morning as you can possibly be to have us here. We have looked over your beautiful and substantial city. We have seen these monuments that you speak of, but we have seen, sir, more than that ; we have seen your magnificent parks and drives ; we have seen your clean streets ; we have seen your modern buildings ; we have seen your fine hotels, and your spacious libraries, and elegant churches, and we are convinced, sir, that any people descended from the Calverts, the Carrolls and the Baltimores, who have erected this great commonwealth in which we are to-day, and who have builded this model city, must be a people who are in step with the march of modern progress, and who are in touch with the best influences that have developed in this last end of this marvelous century. Mr. Gladstone said that the one greatest thing he thanked God for was that he had permitted him to live in the last half of the Nineteenth Century, because it was a period of emancipation.

It has been a period in which more thought and effort has been expended for the amelioration of the condition of the plain common people of the world than any previous period in the history of the world. It has been a period in which government of the people, and for the people, and by the people has been fostered and developed. It has been a period in which human slavery has been extinguished in every civilized nation. It has been a period in which, for the first time in the history of the world, war has been prosecuted on the sole ground of fraternity and human rights. It has been a period in which woman has been elevated, socially, educationally, in business methods and politically. It has been a period in which millions of homes have been built and beautified through the development of the idea of co-operation in the building and loan associations of this country. And it has been a period in which those homes have had thrown over them the advantages of protection through another development of the same principle of co-operation—the great fraternal benefit societies of the United States.

And so, Mr. Mayor, we feel sure and safe in bringing to-day to your progressive city and to your progressive people the representatives of this great, best, and most beneficial development of this great Victorian age. This, sir, is a remarkable gathering. You see before you men and women from every part of this great continent, from Canada, from New England, from the great Middle States, from the South, from the great West, and from the Pacific slope. They sit here to-day representatives of the great Fraternal Benefit system of this country. They represent scores of societies with millions of members, and with millions of dollars of responsibility, and yet having the record of never having failed to meet any liability which has ever come upon them, and collecting annually scores of millions of dollars, and disbursing it through the grandest system that has ever been seen in this or any other age.

They are in some sense competitors, but in a larger and

broader sense, brothers and sisters. They are naturally anxious for the best development of their own particular societies, and yet more than anxious for the progress and perpetuity of this great system of which their individual societies are but individual factors ; and if, Mr. Mayor, this meeting which we inaugurate here to-day can but extend still further this spirit of fraternity and brotherly love among us, can bind us together still firmer in the bonds of fraternity, can but illustrate to the six hundred thousand people whom you represent here to-day the greatness and the importance of the interests which we represent here to-day, our meeting here with you, sir, will not have been in vain.

Your city is the home of one of the best of these fraternities, the Order whose guests we are while we remain here. They are proud of their home among you, and I trust and hope that your people appreciate fully the advantage which this society is now, and will be, to the interests of your city. They call yours the "Monumental City," but I think, sir, that notwithstanding all the monuments which you have pointed out to us, that the greatest and best monuments which you have builded here are the hundreds of thousands of comfortable and substantial homes which line your streets and avenues.

It has been said that a man's deeds live after him. I have observed, sir, that not only do man's deeds live after him, but his mortgages have also a very unfortunate habit of living after him, and I doubt whether your people are any marked exception to that general rule. Among the certificates which are issued by these benefit societies are the best known counter-irritants for this complaint, and possibly it may be, sir, that growing out of this meeting which we are holding in your midst to-day there may be an influence encouraging a greater consumption among the people of your city of the home grown variety of this remedy. However that may be, we are here, and we propose for the next four days to have a whole lot of

fun with one another and with those of your citizens who are fortunate enough to get acquainted with us.

We expect to leave your town with regret, sir, and we expect to carry away from here very pleasant memories of this beautiful city, of its energetic and progressive administration, and of its pleasant and hospitable people.

### PRESENTATION.

Past President Boynton on behalf of the Congress, presented to President Shepard a handsome ebony gold mounted gavel, in recognition of his services as President of the Congress. In presenting it he said :

Mr. Vice-President, I have been called upon without a moment's notice to perform a pleasant duty. I regret that the Secretary of the Congress did not give me at least a hint of what I would be called upon to do. Had he done so it would have given me an opportunity to prepare myself for the occasion. But this is a world of surprises, and our good Secretary enjoys putting even a better looking man than himself in a hole. However, let me say that, notwithstanding he has sprung a surprise on me, I will attempt to spring one on someone else.

The representatives of this Congress, both ladies and gentlemen, realize that last year, in my native city, we, by a unanimous vote, elected a Shepard to look after this fraternal flock, and placed in his hands the emblem of authority. During the interim his sheep have wandered around caring for the widows, orphans and dependents, as well as enjoying themselves and doing good in other ways. He has called us together in annual session to render an account of our labors in the green field of fraternity and benevolence. I note a number of lambs we have not seen before are here to take part in our deliberations. Some of them may be a little more frisky than the older sheep, and hence the good Shepard may have more or less trouble in

controlling them. We not only admire but love our presiding officer, although he is advancing in years. I realize that he will have his hands full in keeping the boys and girls down to business. One, young and handsome like myself, might enforce order and decorum with greater ease than he will be able to do.

Looking over this body it seems to me that it is larger than has ever assembled before, and what pleases me, and to a greater extent pleases our good Shepard, there are more ladies, and good-looking intelligent ones at that, than at any previous gathering. Their presence will undoubtedly have a tendency to keep us men folks in line. Still our good President will need a heavier, stronger and handsomer emblem of his office than he is now using—one that will command the respect and attention of the representatives of this Congress. Believing thus, the sheep and lambs of his flock have contributed of their means and purchased a testimonial of their appreciation of the duties he will have to perform during the session, and which they have requested me to hand over to him before he enters upon active work.

I, therefore, Mr. Vice-President, take great pleasure in presenting our good President, Brother Shepard, this beautiful gavel, the emblem of authority, and hope that when he brings it down with a heavy thud upon the fraternal pedestal, all will come to attention and the business of the Congress will run along earnestly, thoroughly and harmoniously.

#### PRESIDENT SHEPARD'S RESPONSE.

Members of the National Fraternal Congress, I am at an entire loss of language to give expression to my feelings at this recognition of your good will in the presentation of so magnificent a gift. I am not so vain as to suppose that this comes entirely from what little endeavor I have made in the interest of Fraternal Protection, but in part because of the high office to which your kindness elected me one year ago. But be the

reason that actuated you what it may, I accept it as one of the greatest compliments ever paid me, and I again renew my pledge to at all times, so far as I may, to give my best services to that cause we hold the highest and dearest of any personal business in which we are engaged. From the bottom of my heart I thank you.

## FIRST DAY.

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### MORNING SESSION.

BALTIMORE, MD., November 15, 1898.

The Twelfth Annual Session of the National Fraternal Congress was convened in Heptasoph's Hall, Baltimore, Md., Tuesday, November 15, 1898. The meeting was called to order at 11 o'clock A. M., by President J. E. Shepard, Lawrence, Mass.

#### FORMAL OPENING OF THE SESSION.

In the absence of the regularly appointed Chaplain, Rev. S. P. Lacey, of Newark, N. J., invoked the blessing of Divine Providence upon the Congress and its work.

The Twelfth Annual Session of the Congress being declared duly opened for the transaction of business, the roll was called, and after filling vacancies the following Officers, Committeemen, Medical Examiners-in-Chief and Past Presidents were reported present :

#### OFFICERS.

James E. Shepard, President .....	Lawrence, Mass.
D. E. Stevens, Vice-President .....	1328 Chestnut St., Philadelphia, Pa.
M. W. Sackett, Secretary-Treasurer .....	Meadville, Pa.
Rev. S. P. Lacey, Chaplain .....	Newark, N. J.



## COMMITTEES.

*Constitution and Laws.*

J. G. Johnson, Chairman.....	Peabody, Kan.
A. R. Savage.....	Auburn, Me.
Julius M. Swain.....	120 Tremont St., Boston, Mass.
John Mulligan.....	Yonkers, N. Y.
Miss Bina M. West.....	Port Huron, Mich.
F. W. Sears.....	Kansas City, Mo.
O. B. Craig.....	Fidelity Building, Baltimore, Md.
E. S. McClintock.....	Topeka, Kan.
Miss Marguerite McCutchen.....	Washington, D. C.

*Statutory Legislation.*

John Haskell Butler, Chairman.....	244 Washington St., Boston, Mass.
John W. White.....	Rock Falls, Ill.
J. W. Goheen.....	Philadelphia, Pa.
W. G. Ross.....	Brooklyn, N. Y.
Oronhyatekha, M. D.....	Toronto, Ont., Can.
W. S. Linton.....	Saginaw, Mich.
J. S. McKinstry.....	Society for Savings Buildings, Cleveland, O.
Millard R. Powers.....	168 La Salle St., Chicago, Ill.
A. L. Hereford.....	Springfield, Ill.
J. Scully Taft.....	Keene, N. H.
Wm. G. Morris.....	885 W. Lake St., Chicago, Ill.
James H. Livingston.....	Baltimore, Md.
Louis A. Steber.....	St. Louis, Mo.

*Credentials and Finance.*

John J. Acker, Chairman.....	Albany, N. Y.
J. A. McGillivray.....	Forester's Temple, Toronto Ont., Can.
Lee R. Sanborn.....	48 Niagara St., Buffalo, N. Y.
Geo. H. Howard.....	Cambridge, Mass.
J. A. Baden, M. D.....	Baltimore, Md.
Rev. Samuel P. Lacey.....	Newark, N. J.
E. M. Schryver.....	Baltimore, Md.

*Statistics and Good of the Order.*

D. P. Markey, Chairman.....	Port Huron, Mich.
Dr. H. A. Warner.....	Topeka, Kan.
B. F. Nelson.....	St. Louis, Mo.
G. Del Vecchio.....	Chicago, Ill.
John G. Mitchell.....	Baltimore, Md.

*Fraternal Press.*

W. T. Walker, Chairman.....	417 Masonic Temple, Minneapolis, Minn.
D. W. Gerard.....	Crawfordsville, Ind.
P. D. Stratton.....	Sharon, Pa.
Edwin O. Wood.....	Flint, Mich.
John G. H. Myers.....	150 Nassua St., New York City, N. Y.
Mrs. Lillian M. Hollister.....	Detroit, Mich.
J. W. Myers.....	Toledo, O.
John B. Treibler, Jr.....	Baltimore, Md.
Rev. Samuel P. Lacey.....	Newark, N. J.

*Jurisprudence.*

W. R. Spooner, Chairman.....	486 E. 117th St., New York City, N. Y.
S. A. Will. . . . .	424 Fifth Ave, Pittsburg, Pa.
J. G. Johnson.....	Peabody, Kan.
John W. White.....	Rock Falls, Ill.
J. D. Clark.....	Dayton, O.
W. T. Walker.....	417 Masonic Temple, Minneapolis, Minn.
W. S. Robson.....	La Grange, Texas.

*Special Committee on Rates.*

H. C. Sessions.....	Sioux Falls, South Dak.
Frederick A. Draper.....	68 Waverly St., Malden, Mass.
D. P. Markey.....	Port Huron, Mich.
James E. Shepard.....	Lawrence, Mass.

## MEDICAL SECTION.

*Officers.*

Dr. C. A. McCollum, Chairman.....	408 Masonic Temple, Minneapolis, Minn.
Dr. R. E. Moss.....	Port Huron, Mich.
Dr. T. Millman.....	59 Yonge St., Toronto, Ont., Can.

*Executive Committee of Medical Section.*

Dr. O. Millard, Chairman.....	Flint, Mich.
Dr. J. H. Christian.....	P. O. Box 806, Baltimore, Md.
Dr. H. A. Warner.....	Topeka, Kan.
Dr. J. D. Young.....	Station X., Boston, Mass.
Dr. S. Hanscom.....	East Somerville, Mass.

## PRESS SECTION.

*Officers.*

M. W. Sackett, President ..... Meadville, Pa.  
 F. O. Van Galder, Vice-President..... Sycamore, Ill.  
 Gilbert Howell, Secretary-Treasurer..... 275 Woodland Ave., Cleveland, O.

*Executive Committee of Press Section.*

M. F. Van Buskirk, Chairman..... 89 State St., Rochester, N. Y.  
 D. W. Gerard..... Crawfordsville, Ind.  
 F. W. Stevens..... Port Huron, Mich.  
 M. W. Sackett..... Meadville, Pa.  
 F. O. Van Galder..... Sycamore, Ill.  
 Gilbert Howell..... 275 Woodland Ave., Cleveland, O.

*Past Presidents.*

John Haskell Butler, 1887-1889 ..... Boston, Mass.  
 D. H. Shields, M. D., 1889-1890..... Hannibal, Mo.  
 A. R. Savage, 1890-1891..... Auburn, Me.  
 Adam Warnock, 1891-1892 ..... Boston, Mass.  
 N. S. Boynton, 1893-1894 ..... Port Huron, Mich.  
 S. A. Will, 1894-1895..... Pittsburg, Pa.  
 W. R. Spooner, 1895-1896..... New York City, N. Y.  
 J. G. Johnson, 1896-1897 ..... Peabody, Kan.

*Medical Examiner-in-Chief (full enrollment).*

Daniel T. Buzzell, M. D., A. B. S... .. Wilmington, Mass.  
 Jos. A. White, M. D., A. G..... Richmond, Va.  
 J. F. Bush, M. D., A. L. of H. .... 200 Huntington Ave., Boston, Mass.  
 C. S. McClintock, M. D., A. O. of the P..... Topeka, Kan.  
 D. H. Shields, M. D., A. O. U. W..... Hannibal, Mo.  
 G. R. Kuhn, M. D., C. B. L..... 123 Clinton Ave., Brooklyn, N. Y.  
 F. W. Maloney, M. D., C. R. & B. A..... 332 West Ave., Rochester, N. Y.  
 H. Jameson, M. D., C. F..... 28 E. Ohio St., Indianapolis, Ind.  
 E. B. Perkins, M. D., D. of H., A. O. U. W..... Ashland, Wis.  
 P. A. McCrea, M. D., E. K. of R..... Buffalo, N. Y.  
 A. J. Anderson, M. D., F. A. A ..... Lawrence, Kan.  
 J. W. P. Bates, M. D., F. L..... 1830 Madison Ave., Baltimore, Md.  
 F. S. Wagenhals, M. D., F. M. C..... Philadelphia, Pa.

A. L. Craig, M. D., F. T. ....	Rock Island, Ill.
S. F. McDermuth, M. D., F. U. of A. ....	Denver, Col.
Fuller Waters, M. D., G. C. ....	Baltimore, Md.
T. Waterman, M. D., H. C. ....	252 Newbury St., Boston, Mass.
J. H. Christian, M. D., I. O. of H. ....	1801 Madison Ave., Baltimore, Md.
T. Millman, M. D., I. O. of F. ....	Toronto, Ont., Can.
C. S. Chase, M. D., I. L. of H. ....	Waterloo, Ia.
S. E. H. Tyler, M. D., K. of the G. R. ....	Louisville, Ky.
H. C. Dalton, M. D., K. of H. ....	St. Louis, Mo.
H. A. Warner, M. D., K. & L. of S. ....	Topeka, Kan.
Fred'k W. Duncker, M. D., K. & L. of the G. S., 772 Broad St., Newark, N. J.	
M. H. Danforth, M. D., K. of the M. ....	Port Huron, Mich.
R. E. Moss, M. D., K. of the M. ....	Port Huron, Mich.
C. E. Clark, M. D., K. & L. of the F. ....	Kansas City, Mo.
Orson Millard, M. D., K. of the L. G. ....	Flint, Mich.
Frank Connolly, M. D., L. C. B. A. ....	82 Congress St., Newark, N. J.
H. Patterson, M. D., L. of the R. C. ....	828 West St., Wilmington, Del.
Theodore F. Morris, M. D., L. A. B. A. ....	Belvidere, N. J.
C. A. McCollum, M. D., M. W. of A., 408 Masonic Temple, Minneapolis, Minn.	
J. T. Craig, M. D., N. R. A. ....	Kansas City, Mo.
M. R. Brown, M. D., N. U. ....	84 Washington St., Chicago, Ill.
Herbert A. Chase, M. D., N. E. O. of P. ....	48 Milk St., Boston, Mass.
Herbert G. Jones, M. D., O. U. F. ....	Utica, N. Y.
Salen Hellnara, M. D., P. H. C. ....	Sharon, Pa.
Sanford Hanscom, M. D., R. A. ....	Somerville, Mass.
W. K. Harrison, M. D., R. L. ....	1608 Masonic Temple, Chicago, Ill.
Susan G. Snyder, M. D., R. N. of A. ....	Council Bluffs, Ia.
W. G. Weaver, M. D., R. S. of G. F. ....	Wilkesbarre, Pa.
J. W. Grosvenor, M. D., R. T. of T. ....	118 Plymouth Ave., Buffalo, N. Y.
W. A. Goodwin, M. D., T. R. H. ....	Aurora, Neb.
C. A. Van Velzer, M. D., S. F. ....	Fort Scott, Kan.
F. J. Martenet, M. D., S. of H. ....	Baltimore, Md.
J. F. Myers, M. D., S. C. of H. ....	Rock Island, Ill.
W. K. Harrison, M. D., S. L. O. M. P. ....	52 Waltham Place, Chicago, Ill.
J. F. Davidson, M. D., S. T. B. H. ....	Crawfordsville, Ind.
Emory L. White, M. D., U. O. of the P. F. ....	Somerville, Mass.
J. D. Young, M. D., U. G. of the G. C. ....	Station X, Boston, Mass.
Jas. Mason, M. D., W. of the W. ....	1708 Edmondson Ave., Baltimore, Md.

*Document No. 1.*

## REPORT OF COMMITTEE ON CREDENTIALS AND FINANCE.

Your Committee on Credentials and Finance, through its chairman, Mr. Acker, presented the following report, which was adopted, and the delegates from the various societies therein named admitted to membership in the Congress :

*To the National Fraternal Congress :*

Your Committee on Credentials and Finance would report that they have examined the credentials of the representatives of the several societies that are members of this Congress, which are embraced in the attached list, giving the names and addresses of the representatives and Supreme Medical Examiners.

*American Benefit Society.*

Charles H. Burr, M. D. .... Boston, Mass.  
Sup. Med. Ex. Daniel T. Buzzell, M. D. .... Wilmington, Mass.

*American Guild.*

S. Galeski ..... Richmond, Va.  
Sup. Med. Ex. Jos. A. White. .... Richmond, Va.

*American Legion of Honor.*

Alfred J. Carr. .... Baltimore, Md.  
Adam Warnock. .... 200 Huntington Ave., Boston, Mass.  
F. O. Downes ..... 200 Huntington Ave., Boston, Mass.  
Sup. Med. Ex. J. F. Bush, M. D. .... 200 Huntington Ave., Boston, Mass.

*Ancient Order of the Pyramids.*

E. S. McClintock ..... Kansas City, Mo.  
Sup. Med. Ex. C. S. McClintock, M. D. .... Topeka, Kan.

*Ancient Order of United Workmen.*

W. S. Robson. .... La Grange, Tex.  
H. C. Sessions. .... Sioux Falls, S. Dak.  
J. C. Bickford. .... Manchester, N. H.  
Sup. Med. Ex. D. H. Shields, M. D. .... Hannibal, Mo.

*Catholic Benevolent Legion.*

Robert H. Goldsmith.....Baltimore, Md.  
 Alfred V. Harding.....New Brunswick, N. J.  
 Sup. Med. Ex. G. R. Kuhn, M. D.....123 Clinton Ave., Brooklyn, N. Y.

*Catholic Relief and Benefit Association.*

Thomas H. O'Neal.....120 Genesee St., Auburn, N. Y.  
 Sup. Med. Ex. F. W. Maloney, M. D.....882 West Ave., Rochester, N. Y.

*Chosen Friends.*

William B. Wilson.....Newark, N. J.  
 Howard H. Morse.....10 Wall St., New York City, N. Y.  
 Sup. Med. Ex. H. Jameson, M. D.....28 E. Ohio St., Indianapolis, Ind.

*Degree of Honor, A. O. U. W.*

Ginevra L. Miller.....4146 W. Belle Place, St. Louis, Mo.  
 Sup. Med. Ex. E. B. Perkins, M. D.....Ashland, Wis.

*Empire Knights of Relief.*

A. P. Burkhart.....Buffalo, N. Y.  
 Sup. Med. Ex. P. A. McCrea.....Buffalo, N. Y.

*Fraternal Aid Association.*

Lewis A. Ryder.....Topeka, Kan.  
 Sup. Med. Ex. A. J. Anderson, M. D.....Lawrence, Kan.

*Fraternal Legion.*

Sup. Med. Ex. J. W. P. Bates, M. D.....1830 Madison Ave., Baltimore, Md.

*Fraternal Mystic Circle.*

W. H. Snyder.....Philadelphia, Pa.  
 E. N. Haag.....Philadelphia, Pa.  
 Sup. Med. Ex. F. S. Wagenhals, M. D.....Philadelphia, Pa.

*Fraternal Tribunes.*

W. C. Galloway.....Aledo, Ill.  
 Sup. Med. Ex. A. L. Craig, M. D.....

*Fraternal Union of America.*

F. F. Roose.....Omaha, Neb.  
 Sup. Med. Ex. S. F. McDermuth, M. D.....Denver, Col.

*Golden Chain.*

John C. Simering.....Baltimore, Md.  
 Sup. Med. Ex. Fuller Waters, M. D.....Baltimore, Md.

*Home Circle.*

W. E. Wood.....Utica, N. Y.  
 Sup. Med. Ex. E. Waterman, M. D.....252 Newbury St., Boston, Mass.

*Improved Order of Heptasophs.*

Samuel H. Tattersall.....Heptasophs Bldg., Baltimore, Md.  
 Harry Goldman.....Baltimore, Md.  
 Sup. Med. Ex. J. H. Christian, M. D.....1801 Madison Ave., Baltimore, Md.

*Independent Order of Foresters.*

George A. Harper.....Toronto, Ont., Can.  
 Albert E. Stevenson.....6486 Kimbark Ave., Chicago, Ill.  
 H. A. Collins.....Toronto, Ont., Can.  
 Dr. Charles G. Frowert.....239 N. 12th St., Philadelphia, Pa.  
 Elliott G. Stevenson.....Detroit, Mich.  
 Sup. Med. Ex. T. Millman, M. D.....Toronto, Ont., Can.

*Iowa Legion of Honor.*

Charles R. Clark.....Montezuma, Ia.  
 Sup. Med. Ex. C. S. Chase, M. D.....Waterloo, Ia.

*Knights of the Golden Rule.*

S. M. Bernhard.....Louisville, Ky.  
 Sup. Med. Ex. S. E. H. Tyler.....Louisville, Ky.

*Knights of Honor.*

James O. Pierce.....Minneapolis, Minn.  
 A. R. Savage.....Auburn, Me.  
 B. F. Nelson.....St. Louis, Mo.  
 Sup. Med. Ex. H. C. Dalton, M. D.,.....St. Louis, Mo.

*Knights and Ladies of Security.*

W. B. Kirkpatrick.....	Topeka, Kan.
J. M. Wallace.....	Topeka, Kan.
Sup. Med. Ex. H. A. Warner, M. D.....	Topeka, Kan.

*Knights and Ladies of the Golden Star.*

Rev. S. P. Lacey.....	722 Broad St., Newark, N. J.
Sup. Med. Ex. Fredk. W. Duncker, M. D.....	722 Broad St., Newark, N. J.

*Knights of the Maccabees.*

Thomas Watson.....	Port Huron, Mich.
Thomas H. Lawry.....	Oakdale, Pa.
H. M. Parker.....	Elyria, Ohio.
D. D. Aitkin.....	Flint, Mich.
James B. McDannell.....	Buffalo, N. Y.
J. D. Long.....	Detroit, Mich.
Emma S. Olds.....	Norwalk, Ohio.
Frances E. Burns.....	St. Louis, Mich.
Sup. Med. Ex. M. H. Danforth, M. D.....	Port Huron, Mich.
Sup. Med. Ex. R. E. Moss, M. D.....	Port Huron, Mich.

*Knights and Ladies of the Fireside.*

E. B. Pfost.....	Kansas City, Kan.
Sup. Med. Ex. C. E. Clark.....	Kansas City, Mo.

*Knights of the Loyal Guard.*

Edwin O. Wood.....	Flint, Mich.
Sup. Med. Ex. Orson Millard, M. D.....	Flint, Mich.

*Ladies' Catholic Benevolent Association.*

Mary E. McGuire.....	Brooklyn, N. Y.
Mrs. Mary E. McGuirk.....	80 Joralemon St., Brooklyn, N. Y.
Sup. Med. Ex. Frank Connolly, M. D.....	82 Congress St., Newark, N. J.

*Legion of the Red Cross.*

Peter B. Ayers.....	Wilmington, Del.
Sup. Med. Ex. H. Patterson, M. D.....	828 West St., Wilmington, Del.



*Loyal Additional Benefit Association.*

P. H. Charlock.....	Elizabeth, N. J.
Sup. Med. Ex. Theodore F. Morris, M. D.....	Belvidere, N. J.

*Modern Woodmen of America.*

William A. Northcott.....	Greenville, Ill.
Jasper N. Reece.....	Springfield, Ill.
Charles W. Hawes.....	Rock Island, Ill.
Adolphus R. Talbot.....	Lincoln, Neb.
Benjamin D. Smith.....	Mankato, Minn.
Marvin Quackenbush.....	Dundee, Ill.
John W. White....	Rock Falls, Ill.
Sup. Med. Ex. C. A. McCollum, M. D., 408 Masonic Temp., Minneapolis, Minn.	

*National Aid Association.*

Alonzo Wardell.....	Topeka, Kan.
Sup, Med. Ex. _____	

*National Reserve Association.*

F. W. Sears.....	Kansas City, Mo.
Sup. Med. Ex. J. T. Craig, M. D.....	Kansas City, Mo.

*National Union.*

J. W. Myers....	Box 82, Toledo, Ohio.
H. H. Cabaniss.....	Ca. Atlanta Journal, Atlanta, Ga.
Sup. Med. Ex. M. R. Brown.....	84 Washington St., Chicago, Ill.

*New England Order of Protection.*

Lucius P. Demming....	New Haven, Conn.
George H. Howard.....	Cambridge, Mass.
Sup. Med. Ex. Herbert A. Chase, M. D.....	48 Milk St., Boston, Mass.

*Order United Friends.*

John G. H. Meyers.....	150 Nassau St., New York, N. Y.
Sup. Med. Ex. Herbert G. Jones, M. D.....	Utica, N. Y.

*Protected Home Circle.*

W. S. Palmer .....	Sharon, Pa.
A. W. Williams.....	Sharon, Pa.
Sup. Med. Ex. Dr. Salen Heilnara.....	Sharon, Pa.

*Royal Arcanum.*

W. O. Robson.....	Station A., Box E., Boston, Mass.
J. M. McKlastry.....	519 Society for Savings, Cleveland, Ohio.
A. C. Salmon.....	119 Montague St., Brooklyn, N. Y.
S. U. Trent.....	98 Diamond St., Pittsburg, Pa.
W. Holt Apgar.....	183 East State St., Trenton, N. J.
Edson M. Schryver.....	18 W. Saratoga St., Baltimore, Md.
Sup. Med. Ex. Sanford Hanscom, M. D.....	East Somerville, Mass.

*Royal League.*

Chas. E. Piper .....	1608 Masonic Temple, Chicago, Ill.
C. C. Linthicum .....	1200 Monodnock Building, Chicago, Ill.
Chas. E. Bonnell.....	1608 Masonic Temple, Chicago, Ill.
Sup. Med. Ex. W. K. Harrison, M. D.....	1608 Masonic Temple, Chicago, Ill.

*Royal Neighbors of America.*

Eliza D. Watt.....	Omaha, Neb.
Susan G. Snyder.....	Council Bluffs, Ia.

*Royal Society of Good Fellows.*

John Mulligan.....	Yonkers, N. Y.
J. H. McGregor, M. D.....	Montague, Me.
Sup. Med. Ex. W. G. Weaver, M. D.....	Wilkesbarre, Pa.

*Royal Templars of Temperance.*

Lee R. Sanborn.....	43 Niagara St., Buffalo, N. Y.
Esbon B. Rew.....	Buffalo, N. Y.
Sup. Med. Ex. J. W. Grosvenor.....	118 Plymouth Ave., Buffalo, N. Y.

*The Royal Highlanders.*

A. R. Talbot.....	Lincoln, Neb.
Sup. Med. Ex. W. A. Goodwin, M. D.....	Aurora, Neb.

*Select Friends.*

.....  
 Sup. Med. Ex. C. A. Van Velzer, M. D. .... Fort Scott, Kan.

*Shield of Honor.*

Dr. Edwin G. Hawkes ..... Philadelphia, Pa.  
 James H. Livingston ..... Baltimore, Md.  
 Sup. Med. Ex. F. J. Martenet, M. D. .... Baltimore, Md.

*Supreme Court of Honor.*

J. E. White, M. D. .... Urbana, Ill.  
 Sup. Med. Ex. J. F. Myers, M. D. .... Rock Island, Ill.

*Supreme Lodge, Order Mutual Protection.*

G. Del Vecchio ..... Room 810, 269 Dearborn St., Chicago, Ill.  
 Sup. Med. Ex. W. K. Harrison, M. D. .... 52 Waltham Place, Chicago, Ill.

*Supreme Tribe Ben-Hur.*

D. W. Gerard ..... Crawfordsville, Ind.  
 Sup. Med. Ex. J. F. Davidson, M. D. .... Crawfordsville, Ind.

*United Order of the Pilgrim Fathers.*

Henry S. Treadwell ..... Boston, Mass.  
 J. Scully Taft ..... Keene, N. H.  
 Sup. Med. Ex. Emory L. White, M. D. .... Somerville, Mass.

*United Order of the Golden Cross.*

Fessenden I. Day ..... Lewiston, Maine.  
 W. R. Cooper ..... Knoxville, Tenn.  
 Sup. Med. Ex. J. D. Young, M. D. .... Station X, Boston, Mass.

*Woodmen of the World.*

Joseph Cullen Root .. Omaha, Neb.  
 John T. Yates ..... Omaha, Neb.  
 Sup. Med. Ex. Jas. Masson, M. D. .... 1708 Edmondson Ave., Baltimore, Md.

Your committee would also report that they have examined the constitutions, laws and literature of the societies hereinafter named that have applied for membership in this body, and, as they comply with all the requirements of our constitution, we would recommend their admission as members of the Fraternal Congress upon payment of the requisite fees:

The American Guild, Richmond, Va ; American Benefit Society, Boston, Mass. ; The Royal Highlanders, Aurora, Neb. ; The Fraternal Tribunes, Rock Island, Ill. ; Catholic Relief and Benefit Association, Auburn, N. Y. ; and Degree of Honor, A. O. U. W., Jackson, Mich.

Your committee have had before them the application of five other societies, whose objects and purposes are certainly in keeping with the spirit of our Fraternal Congress, but whose laws do not fully comply with our constitution. As most of these societies are young and seem desirous of complying with our requirements, it has been pointed out to each particular one in what respect they should amend their laws, and it is fair to presume that in due time such changes will be made so they may be eligible to membership from which they are now debarred.

All of which is fraternally submitted,

JOHN J. ACKER,  
LEE R. SANBORN,  
GEO. H. HOWARD,  
SAM'L P. LACEY,  
J. W. BADEN,  
JOHN A. MCGILLIVRAY,  
E. M. SCHRYVER,

*Committee.*

The Executive Committee reported the following Program of Order of Business for this meeting of the Congress, which was approved :

#### ORDER OF BUSINESS.

FIRST DAY, TUESDAY, NOVEMBER 15, 1898.

##### MORNING SESSION.

1. Reception.
2. Formal Opening.
3. Report of Committee on Credentials and Membership, and action thereon.
4. Address of President, James E. Shepard.
5. Address of Vice-President, D. E. Stevens.

6. Report of Secretary-Treasurer, M. W. Sackett.
7. Appointment of Committee on Distribution and Reference of Official Reports.
8. Introduction of Memorials, Resolutions, etc., for Reference to Committees.
9. Introduction of Resolutions for Immediate Action.

## AFTERNOON SESSION.

1. Report of Committee on Distribution.
2. Appointment of Special Committees.

## MEDICAL SECTION.

3. Address by the Chairman, A. C. McCollum, M. D., Head Physician, Modern Woodmen of America.

4. Paper—"The Relation of Cancer to Fraternal Benefit Risks," by J. W. Grosvenor, M. D., Supreme Medical Examiner, Royal Templars of Temperance.

Discussion—Sanford Hanscom, M. D., Supreme Medical Examiner, Royal Arcanum; R. E. Moss, M. D., Supreme Medical Examiner, Knights of the Maccabees; Thomas Millman, M. D., Supreme Medical Examiner, Independent Order Foresters.

5. Paper—"The Medical Department of Fraternal Orders vs. That of Old Line Companies," by J. T. Craig, M. D., Supreme Medical Examiner, National Reserve Association.

6. Paper—"Our Medical Examiner," by A. J. Anderson, M. D., Supreme Medical Examiner, Fraternal Aid Association.

7. Paper—"Can we better Guard the Pass?" by S. T. McDermuth, M. D., Supreme Medical Examiner, Fraternal Union of America.

Discussion—J. D. Young, M. D., Supreme Medical Examiner, United Order of the Golden Cross; Wallace K. Harrison, M. D., Supreme Medical Examiner, Royal League.

8. Paper—"Mortality in War," by O. Millard, M. D., Supreme Medical Examiner, Knights of the Loyal Guard.

Discussion by the Section.

9. Paper—"Method of Reviewing Medical Blanks, by the Medical Director, and the Result," by J. D. Young, M. D., Supreme Medical Examiner, United Order Golden Cross.

## PRESS SECTION—FIRST SESSION.

1. Report of President, M. W. Sackett.
2. Report of Vice-President, F. O. Van Galder.
3. Report of Secretary-Treasurer, Gilbert Howell.
4. Report of Chairman Executive Committee, M. F. Van Buskirk.
5. Report of Committee on Laws, E. L. Young.
6. Report of Committee on Finance, W. Warne Wilson.
7. Presentation of Resolutions, etc., for Reference to Committees.
8. Presentation of Resolutions, etc., for Immediate Action.
9. Appointment of Special Committees.
10. Paper—"The Secular Press, a Factor in Fraternalism," by F. W. Stevens, Bee Hive.

Discussion—P. T. Stratton, Protected Home Circle Gazette; J. N. Wallace, Knights and Ladies of Security Journal; B. F. Hildebrand, Court of Honor.

Miscellaneous discussion.

11. Paper—"Benefit of Fraternalism to the Home," by Miss Emma E. Bower, The Lady Maccabee.

Discussion—Miss Bina M. West, The Review; Rev. S. P. Lacey, Fraternal Guide; W. Higgins, Life Advocate.

Miscellaneous discussion.

12. Paper—"The Fraternal Press should lead, not follow, in advocating Improved Methods and Greater Security in Fraternal Protection," by W. Warne Wilson, Columbian Herald.

Discussion—F. W. Sears, National Reserve; E. O. Wood, Loyal Guard; R. L. Tilton, Loyal Workman.

Miscellaneous discussion.

## SECOND DAY, WEDNESDAY, NOVEMBER 16, 1898.

## MORNING SESSION.

1. Report of Committee on Statistics and Good of the Orders, D. P. Markey, Chairman.
2. Report of Special Committee on Rates, H. C. Sessions, Chairman.
3. Presentation of Papers and Discussion thereon.
- (a) Paper—Fraternal Co-operation—Can it Survive the Assaults Without and the Pressure Within? by N. S. Boynton, Past President, Knights of the Maccabees.

(b) Paper—"Our Fraternity is only Real when Equity is given its full effect," by D. E. Stevens, Vice-President, Fraternal Mystic Circle.

Discussion on "a" and "b"—A. R. Savage, Past President, Knights of Honor; Wm. A. Northcott, Modern Woodmen of America; D. W. Gerard, Ben-Hur.

(c) Paper—"What has Woman Accomplished in Fraternal Benefit Societies?" by Miss Bina M. West, Knights and Ladies of the Maccabees.

Discussion—Mrs. E. B. McCowan, Ladies' Catholic Benevolent Association; Miss Lillian M. Hollister, Knights and Ladies of the Maccabees; Mrs. Ginevra L. Miller, Degree of Honor, A. O. U. W.

(d) Paper—"Is it Possible to Maintain a Ratio Between the Advancing Age of Members and an Infusion of Younger Lives that shall Practically Control the Mortuary Rate?" by W. O. Robson, Royal Arcanum.

Discussion—Howard H. Morse, Chosen Friends; A. V. Harding, Catholic Benevolent Legion; C. Del Vecchio, Supreme Lodge, Mutual Protection. General Discussion to follow.

#### AFTERNOON SESSION.

##### MEDICAL SECTION.

1. Executive Session.
2. Election of Officers.
3. Miscellaneous Business.

##### PRESS SECTION.

1. Action upon Reports of Officers and Standing Committees.
2. Action upon Reports of Special Committees.
3. Election of Officers and Executive Committee.
4. Miscellaneous Business.
5. Paper—"Fraternity the Basis of Good Government," by Hon. W. S. Linton, Saginaw, Mich.

Discussion—H. C. Sessions, Dakota Visitor; A. L. Hereford, Court of Honor; E. S. McClintock, The Pyramid.

Miscellaneous Discussion.

6. Paper—"Evolution of the Fraternal Press," by M. F. Van Buskirk, Fraternal Monitor.

Discussion—D. W. Gerard, The Chariot; F. O. Van Galder, The Modern Woodman; E. B. Rew, Royal Templar.

Miscellaneous discussion.

7. Paper—"Woman in Fraternal Work," by Mrs. C. W. Hawes.

Discussion—Mrs. Luella K. Webster, Michigan Herald ; S. B. Carleton, The Sentinel ; Julius M. Swain, Our Home.

Miscellaneous discussion.

8. Paper—"Co-operation as Represented in the Fraternal Press Association : What it may Accomplish," by Wm. L. Young, Ohio Maccabee.

Discussion—P. C. Chubbic, Western Woodman ; Dr. J. H. Christian, I. O. H. Advocate ; O. B. Craig, The Golden Chain.

Miscellaneous discussion.

9. Symposium, introduced by W. Warne Wilson.

10. Introduction of New Officers,

11. Appointment of Standing Committees for ensuing year.

12. Final Adjournment.

### THIRD DAY, THURSDAY, NOVEMBER 17, 1898.

#### MORNING SESSION.

1. Report of Committee on Jurisprudence, W. R. Spooner, P. P. Chairman.

2. Report of Committee on Fraternal Press, W. T. Walker, Chairman.

3. Reports of Special Committees.

4. Presentation of Papers and Discussion thereon.

(a) Paper—"The Natural Premium at attained Age, or the Natural Premium Loaded to make a Level Rate ; Which may best be applied to an Order having a large Financial Liability and no Reserve or Emergency Protection?" by F. W. Séars, National Reserve Association.

Discussion—Jno. J. Acker, Ancient Order United Workmen ; Julius M. Swain, Home Circle ; Louis A. Steber, Chosen Friends.

General discussion to follow.

(b) Paper—"The Natural Premium or Step Rate as already Applied to Orders Belonging to this Congress," by Fred O. Downes, American Legion of Honor.

Discussion—B. F. Nelson, Knights of Honor ; J. W. Myers, National Union ; W. S. Robson, Ancient Order United Workmen.

General discussion to follow.

(c) Paper—"A Graded Rate according to Age, without Reserve as already Applied to Orders Belonging to this Congress," by Lee R. Sanborn, Royal Templars of Temperance.



Discussion—W. R. Cooper, United Order Golden Cross ; Ed. L. Young, Knights of the Maccabees ; Samuel H. Tattersall, Independent Order Heptasophs.

General discussion to follow.

(d) Paper—"Governmental Supervision of Fraternal Benefit Societies," by F. A. Draper, Home Circle.

Discussion to follow.

#### FOURTH DAY, FRIDAY, NOVEMBER 18, 1898.

##### MORNING SESSION.

1. Report of Committee on Constitution and Laws, J. G. Johnson, P. P. Chairman.

2. Report of Committee on Statutory Legislation, John Haskell Butler, P. P. Chairman.

8. Report of Committee on Credentials and Finance, John J. Acker, Chairman.

4. Unfinished business.

5. Election of officers.

6. Fixing place for holding next session.

7. Induction of new officers in position.

NOTE.—The papers presented, read and discussed before the Congress at various times during its session will be found under the separate headings, "Medical Section," "Fraternal Press Section" and "Papers Presented."

President Shepard appointed as Committee on Distribution of Officers' Reports, Past President D. H. Shields, Mr. Geo. H. Howard, of Massachusetts, and Mr. F. W. Sears, of Kansas.

President Shepard presented his annual report to the Congress (see Appendix), which, on motion, was referred to the Committee on Distribution.

Secretary and Treasurer Sackett presented his annual report (see Appendix), which was referred to the Committee on Distribution.

Mr. Samuel H. Tattersall, of Maryland, on behalf of a committee

consisting of representatives of the various fraternal benefit societies in the city of Baltimore, extended an invitation to the delegates, their ladies and friends, to participate in a banquet Thursday evening, which was accepted with the thanks of the Congress.

On motion, it was decided not to hold an afternoon session to-day.

Recess was taken until 9.30 o'clock A. M., tomorrow (Wednesday).

## SECOND DAY.

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### MORNING SESSION.

BALTIMORE, MD., November 16, 1898.

The Congress was called to order at 9.30 o'clock, A. M., President Shepard in the chair.

Prayer was offered by the Chaplain, Rev. Samuel P. Lacey.

#### *Document No. 2.*

Mr. Del Vecchio, of Illinois, presented the following resolution, which was referred to the Committee on Constitution and Laws :

" *Resolved*, That the Committee on Constitution and Laws be, and is hereby, instructed to prepare and present an amendment to the By-Laws of the National Fraternal Congress, changing the time of meeting from the month of November to the month of September."

Respectfully submitted,

C. DEL VECCHIO,  
*Order Mutual Protection.*

#### *Document No. 3.*

Mr. E. S. McClintock, of Missouri, presented the following resolution, which was referred to the Committee on Constitution and Laws :

" *Whereas*, Annual conventions, associations and conferences, many of them of far less importance than the Fraternal Congress, are favored by the various transportation lines with reduced rates of travel,

*" Therefore be it Resolved, That a committee of three be named by this Congress, whose duty it shall be to take up with the various transportation lines the matter of rates. Commencing early, so that arrangements may be perfected, securing a rate of, at most, one fare for the round trip for all persons who may desire to attend the sessions of the Fraternal Congress to be held in 1899."*

E. S. McCLINTOCK,  
*Ancient Order of the Pyramids.*

*Document No. 4.*

REPORT OF COMMITTEE ON DISTRIBUTION.

Past President Shields, Chairman of the Committee on Distribution, presented the following report, which was adopted :

*To the National Fraternal Congress :*

Your Committee on Distribution, to whom were referred the reports of the President and Secretary-Treasurer, beg leave to report them back with the following recommendations :

1. That all that part of the report of the President, from the beginning to the sub-head "Report of Committee on Rates," be approved.
2. That part under the sub-head "Report of Committee on Rates," down to the word "I," in the sixth line from the bottom of page 4, be referred to the "Committee of the Whole," to be considered in conjunction with the "Report of Committee on Rates."
3. That part from the word "I" to the sub head "Actuarial Assistance," on page 6, to the "Committee on Statutory Legislation."
4. That part under the sub-head "Actuarial Assistance," to the "Committee on Constitution and Laws."
5. That part under the sub-heads "Insurance Commissioners' Convention" and "The War Revenue Tax" be approved.
6. That part under sub-heads "Some Non-Fraternal Orders" and "Reports for Committee on Statistics," to the "Committee on Statistics and Good of the Order."
7. That part under the sub-head "Constitution and Laws," to the "Committee on Constitution and Laws."
8. That part under the sub-head "A Uniform Law," to the "Committee on Statistics and Good of the Order."
9. That part under the sub-head "The Unexpected Demand" be approved.

10. That part under the sub-head "The Medical Section," to the "Medical Section."

11. That part under the sub-head "The Fraternal Press" to the conclusion be approved.

12. That the part of the report of the Secretary-Treasurer, under the sub-head "Proceedings," be referred to the "Committee on Finance."

13. That part under the sub-heads "Statistical Reports, Etc." and "New Societies Admitted," be approved.

14. That part under the sub-head "General Remarks," down to the end of the paragraph, to the "Committee on Statistics and Good of the Order."

15. That part from the beginning of the second paragraph on page 5 to the beginning of the last paragraph on same page be approved.

16. That part beginning at the last paragraph on page 5, to third paragraph on page 6, to the "Committee of the Whole."

17. The rest under that sub-head, to the "Committee on Statistics and Good of the Order."

18. All under the sub-head "Financial Statement," to the "Committee on Finance."

Fraternally submitted,

D. H. SHIELDS,  
GEORGE H. HOWARD,  
F. W. SEARS,

*Committee.*

*Document No. 5.*

Mr. John G. H. Meyers, of New York, presented the following resolution, which was referred to the Committee on Statutory Legislation :

"*Resolved*, That when and where practicable the Committee on Statutory Legislation endeavor to secure state legislation compelling coroners, coroner's physicians or other physicians, or officials having charge of public institutions, to furnish the requisite certificate or proof of death of a person on the demand of any person entitled thereto, at a charge not to exceed \$3.00, and said certificate to be deemed legal proof of the death of the person therein named."

JOHN G. H. MEYERS,  
*Order United Friends.*

*Document No. 6.*

Mr. McKinstry, of Ohio, presented the following resolution, which was referred to the Committee on Credentials and Finance:

*Resolved*, That three hundred copies of all papers on the program to be read before the Congress not submitted in printed form, be printed and placed in the custody of the secretary for distribution to the representatives of the Congress.

J. M. MCKINSTRY,

*Royal Arcanum.*

Recess taken until 2 o'clock P. M.

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AFTERNOON SESSION.

The Congress was called to order at 2 o'clock P. M., President Shepard in the chair.

*Document No. 7.*

## REPORT OF COMMITTEE ON STATISTICS AND GOOD OF THE ORDER.

Mr. Markey, Chairman of the Committee on Statistics and Good of the Orders, presented the annual report of the committee, reviewing the work done by the various Orders for the year 1897. The recommendation "that a committee of the Congress be appointed to meet with the Insurance Commissioners at their next annual meeting," was adopted and the entire report ordered printed in the Journal of Proceedings. (See Appendix.)

*Document No. 8.*

## REPORT OF COMMITTEE ON CREDENTIALS AND FINANCE.

Mr. Acker, Chairman of the Committee on Credentials and Finance, presented the following report on Document No. 6, which was adopted :

*To the National Fraternal Congress :*

Your committee, to whom was referred the question of printing any or all of the papers read before the Congress, so they would be in the hands of the members for use in case of discussion of the subjects upon which such papers might have a bearing, would respectfully report :

That they have consulted with Brothers Boynton and Stevens, whose papers have been read, and with the Committee on Rates, whose report has not yet been made to this Congress, and they find the following conditions :

First—All papers read before the Congress, unless specially otherwise ordered by the Congress, are published in full in our proceedings.

Second—" By order of the Congress, it is hereby announced that the National Fraternal Congress is not responsible for any opinion expressed in any paper read before the Congress, nor are said opinions to be taken as the views of the Congress, unless the records of the Congress shall show that an affirmative vote was taken thereon. Members are to be allowed full freedom in expressing their opinions at all times, but they cannot in any manner bind the Congress."

Third—The important question before the Congress at this session seems to be the consideration of the report of the Committee on Rates, and the final disposition thereof by this body.

Fourth—That the report will be submitted in a printed form by the committee, and will be discussed in full by the members.

Fifth—The shortness of time for the printing of papers read, or to be read, the difficulty of selecting in advance which should be printed, the cost to be entailed upon the Congress by such printing, and the now prevalent custom of persons presenting papers having a sufficient number of copies for distribution after reading, all lead your committee to make the following recommendation :

That none of the papers read, or to be read, before this Congress, upon any subject, be printed except in the usual method in the Journal, but that all reports of committees which are likely to elicit discussion be presented in printed form.

Respectfully submitted,

JOHN J. ACKER,  
LEE R. SANBORN,  
J. A. BADEN,  
J. A. MCGILLIVRAY,  
GEORGE H. HOWARD,  
SAMUEL P. LACEY,  
E. M. SCHRYVER,

*Committee.*

*Document No. 9.*

Mr. Acker, of New York, presented the following statement and motion relative thereto, which was adopted, and the subject matter referred to a special committee, consisting of Past President Johnson, Mr. Robson, of Texas, and Mr. Swain, of Massachusetts :

*To the National Fraternal Congress :*

There is a subject matter which I think would be of interest to this Congress, if not in every way, certainly in one way. The Congress, as you know, has been organized for specific purposes. It has been a sort of a school. It has been used in procuring legislation which has been of benefit to us, notably that in regard to the postal laws. It has been of great service to us in the passage of the Uniform Bill in the several states. This Congress has grown largely in membership. It is, and should be, and ought to be kept an important body and intact. I am informed that there has been organized another Congress similar in name at least to our own, which is likely to take from us some of our societies, and to which some of our members have already gone. I do not know to what extent this matter has gone, but I do feel that it is a matter that we ought to examine, that we ought to take up, and that we ought to have some decision made by this body for its own protection and for the purpose of preserving the objects for which this Congress is created, and I therefore move that a special committee of three be appointed for the purpose of taking into consideration the organization, as has been stated, of another body similar to that of our own, and to report to us what action should be had by our body upon that subject.

JOHN J. ACKER,

*Ancient Order United Workmen.*

On motion recess was taken until 9.30 A. M., to-morrow, (Thursday).



## THIRD DAY.

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### MORNING SESSION.

BALTIMORE, MD., November 17, 1898.

The Congress was called to order at 9.30 o'clock A. M., President Shepard in the chair.

Prayer was offered by the Chaplain, Rev. Samuel P. Lacey.

#### *Document No. 10.*

Mr. E. S. McClintock, of Missouri, presented the following resolution, which was referred to the Committee on Constitution and Laws :

*Resolved*, That the Committee on Constitution and Laws be directed to report an amendment to the laws of this Congress, changing the date of the annual meeting of the Congress from the month of November to the latter half of the month of May.

E. S. MCCLINTOCK,  
*Ancient Order of the Pyramids.*

Telegram to the Congress from Mr. Frank N. Gage, of Illinois, member of the Committee on Credentials and Finance, was read, expressing regret of his inability to be present, and wishing the Congress a successful meeting.

*Document No. 11.*

Mr. Wardall, of Kansas, presented the following amendment to the Constitution, which was referred to the Committee on Constitution and Laws :

Amend Section 6, paragraph 2, to read as follows :

"The Committee on Statutory Legislation shall have power and discretion to select sub-committees in the several states and provinces from societies represented in this Congress, or it may organize auxiliary associations of this Congress to promote and properly guard uniform statutory legislation, and to protect the interests of the societies of this Congress when assailed, but such association shall be organized and conducted without expense to this Congress."

ALONZO WARDALL,  
*National Aid Association.*

*Document No. 12.*

Mr. Demming, of Connecticut, presented the following resolution, which was referred to the Committee on Statistics and Good of the Orders :

*Resolved*, That the New York delegation to the Congress be a committee to wait upon Governor-elect Roosevelt, of New York, and request him, when appointing a new superintendent of insurance, to select some person willing to carry out the laws of the State as they now stand in relation to fraternal orders, and one who, if not an open advocate of our system of protection, is at least willing to let it live, and who will not go out of his way to antagonize our interests.

LUCIUS P. DEMMING,  
*New England-Order of Protection.*

*Document No. 13.*

Dr. C. A. McCollum, Chairman of the Medical Section, presented the following memorial, which was referred to the Committee on Constitution and Laws :

*To the National Fraternal Congress :*

That portion of the President's address relative to the Medical Section, advising it to meet one day in advance of the regular session of the Congress, was acted upon by the Medical Section yesterday, and by unanimous vote it was accepted and referred to this body with the request that you have the laws amended so that the Medical Section can meet one day previous to the regular session. The regular resolution is as follows :

"National Fraternal Congress, Wednesday, November 16, 1898. At the session of the Medical Section of the Congress, held on this date, the following extract from the report of the President was read : 'As the Medical Section of this Congress will make an extended report at this session, I refrain from any mention of it other than to say that we cannot too fully recognize the value we derive from the intense zeal and intelligent labors of this Section. Each year its actions are of more importance, and as so little time can be allotted to it under the custom of having sessions of but three or at most four days, it might render the Section still more valuable if it could be so managed that it should meet one day in advance of the Congress, because, as it now is, we are deprived of their presence and service in the Congress for at least half the session, and they likewise are deprived of their right to be present and take part in all our deliberations.'

"Upon motion of Dr. Shields, the following resolution was unanimously adopted : 'That we adopt the recommendation of the President, and request the National Fraternal Congress to so amend its laws as to call a meeting of this Section one day in advance of the regular session of the Congress.'"

In accordance with the foregoing action of the Medical Section, I offer the following resolution :

*Resolved*, That the Constitution of the Congress be amended, by adding to Subdivision 7 of Section 6 the following : "Which shall meet one day in advance of the regular session of the Congress."

Respectfully submitted,

C. A. McCOLLUM, M. D.,  
*Chairman Medical Section.*

*Document No. 14.***REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.**

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report, which was

adopted by unanimous vote, and the Constitution declared amended in accordance therewith :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws, to which was referred that part of the President's address, which recommends that line 8 in Section 7 of the Constitution be stricken out, has considered said recommendation, and hereby recommends the adoption of the suggestion, and to that end offers the following resolution :

*Resolved*, That Section 7 of the Constitution of this Congress be amended by striking out the third line thereof, reading as follows : " except that the meeting in 1897 shall be held on the first Tuesday of October."

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
A. R. SAVAGE,  
JULIUS M. SWAIN,  
JOHN MULLIGAN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE MCCUTCHEON,

*Committee.*

*Document No. 15.*

REPORT OF COMMITTEE ON INSURANCE COMMISSIONERS' MEETING.

Past President Butler, Chairman of the Committee on Insurance Commissioners' Meeting, presented the following report, which was adopted unanimously, and the accompanying address of the committee to the meeting directed printed in the Journal of Proceedings :

*To the National Fraternal Congress :*

The undersigned were appointed by the President of the Congress, under the authority provided at the last session, to attend the Convention of Insurance Commissioners, which was held in the city of Milwaukee, Wisconsin, in September last.

In pursuance of the appointment, the committee attended this convention. The session continued during a period of days, commencing on the 13th day of September, and closing the 17th day of September. Annexed hereto is a copy of the printed program provided in advance, assigning the work and business of the convention. This program was followed carefully.

There were present representatives of some of the leading Insurance Companies, including life insurance, in the country. Able papers were presented by the representatives of these companies, and upon such papers discussion of the subject matter therein contained followed.

One session of the convention was devoted to the consideration of the subject of assessment and fraternal insurance. Upon the printed program, hereinbefore referred to, Brother Adam Warnock, Past President of the Congress, was assigned to read a paper on fraternal insurance. This was an able presentation of our interests and views, and met with a most favorable reception, and a copy thereof we annex to our report.

Your committee was welcomed by the convention. It was invited to present a paper in writing, which should set forth the views of the Congress as to the purposes and aims of the fraternal organizations before the Insurance Commissioners. There was not time for such presentation during the session assigned for the discussion of this subject, but the convention accepted the paper prepared by your committee, and the same will appear in the printed proceedings of the convention. These proceedings are to be printed and copies thereof sold to those who wish to purchase. Application should be made therefor to William A. Fricke, Superintendent, 46 Cedar Street, New York City.

The following is a copy of the paper presented by your committee to the Convention. We believe that the Congress should be represented at future conventions of the Insurance Commissioners.

As opportunity offered at the Convention we made the acquaintance of the several Commissioners. It could not be expected that in so short a time such acquaintance should make any effective impression. In the course of time, however, if this plan is continued, it is believed by your committee that the Congress, and the fraternal organizations composing it, will have a better standing with the various Insurance Commissioners.

Fraternally submitted,

JOHN HASKELL BUTLER,  
JOHN J. ACKER,  
M. W. SACKETT,

*Committee.*

## PAPER PRESENTED TO INSURANCE COMMISSIONERS' MEETING.

*To the Insurance Commissioners' Meeting :*

GENTLEMEN—The National Fraternal Congress is an association of fraternal benefit societies for mutual information, benefit and protection. Each organization composing its membership is formed and carried on solely for the benefit of its members and their beneficiaries. Has a lodge system and representative form of government, and provides only for payment of benefits in case of death, with permission, if it desires, to pay disability benefits arising from sickness, accident and age to members over seventy years old. The beneficiaries must be either relatives or dependents. There are forty-six such fraternities in the Congress. They represent a membership at the close of 1897 of about two millions. The average amount of each benefit certificate is about \$1,700. They have distributed in these comparatively small amounts more than \$200,000,000. The expense of doing this no inconsiderable business averaged, in 1896, as an illustration, \$1.85 for each member.

The admirable paper read by Mr. Warnock has presented clearly, and perhaps sufficiently, the suggestions which the Congress desires you to consider.

The fraternal society by reason of its honesty of purpose and the integrity with which its affairs are conducted deserves to receive from you always friendly treatment. Its policy has been never to avoid and always to encourage most rigorous inspection from insurance commissioners.

The statutes of those states which require from them reports, and authorize your examination of their business, were urged and their adoption secured by the persistent efforts of the fraternities. Our only request in this regard in the past, and which is here and now renewed, a most modest and reasonable one, is that legislation concerning the fraternal Order shall be separate and distinct from that affecting other systems of life insurance. We also wish that the statutes of the several states shall be as nearly uniform as possible. The Congress has, with deliberation, looking with equal care for the safety of the public and its members, prepared an act, now a statute in many States, and which we would be glad to have the law in all. That this may from time to time be modified, as experience shall dictate needed improvements, is probable.

May we be allowed to place before you two suggestions which we deem important. If you will receive, and in the performance of your official duties, act upon them favorably, much good will result. Whenever you think, either that the State you represent should have a law regulating fraternal insurance, or having one, believe amendments necessary, consult the officers of the Congress. Your acquiescence in their views or wishes is not urged. You are, however, promised cordial, sincere and earnest co-operation. You and they

each working for a common purpose, by thus interchanging views and wishes, will be able to secure wholesome, reasonable and proper legislation. On the other hand, if this idea is not observed, although you and they may desire the same result, both may fail to attain it.

The other thought is that whenever you are called upon to decide whether under our uniform law a society is admissible, and are in doubt, you give to the fact of its membership, if it is the fact, in the National Fraternal Congress, the weight of a favorable presumption. If it is not within the law, it would not be a member of the Congress. We are as particular about our associates in the Congress as you can be about the character of the Order applying to do business in your State.

The fraternal societies are not unmindful of the lessons taught by their own experience; neither are they ignorant of the knowledge afforded by a study of the science of life insurance. The criticism of our plans, which we have heard during our enjoyment of your hospitality, from guests representing the life insurance companies, have not apparently been made in unkindly spirit. For several years the societies represented in the Congress have studiously reviewed their past, investigated present conditions, and are preparing, each as shall seem to it best fitted for its own particular membership, to meet the exigencies of the future wisely and conservatively. If the pathways already traveled have not always been towards lights which are most enduring and brightest, thither, at least hereafter, our feet will be undeviatingly turned. If the initial steps seem unsteady and faltering, we ask you and each of you to lend whatsoever hand of helpfulness and cordial co-operation may be needed for pleasant journeying and safe reaching of the promised land.

Well has it been said in your presence at this convention that life insurance is a great blessing to the people and a safeguard to the nation. To whom shall be accorded high credit that to day the acceptance of this rich blessing is nearly universal among our people? Twenty years ago, as a people, we did not believe in, or at least did not care for, such insurance. The life insurance company then was compelled to convince the average man that he ought to be insured, as well as that *it* was of all the others the company to give him insurance. During these years, on countless platforms before the public, by brother's advice to neighbor, by the lesson of prompt payment of benefits and by true economy of management, the whole people believe in home protection, and most of them have it. From a business standpoint the great insurance companies owe to us a debt of gratitude which they can abundantly repay by forbearance of themselves and their agents, by encouragement and friendliness. There is room for us all to live and prosper, and that too in amity. On the other hand, what would be the effect, may we ask, if by any remote possibility the fraternal soci-

eties should fail to fully and permanently accomplish their high mission? A blow would be given to the confidence of the great public in any system of protection, and that progress towards universality of life insurance, which the companies and these societies each warmly advocate as a national advantage, would be checked perhaps irretrievably. Thousands of homes would be left unprotected because of the cost of the more expensive system, and thousands of insured would abandon, because of distrust created, such protection voluntarily and forever. The regular life insurance principle would not materially gain, and this public benefaction cease in great degree its munificence.

Therefore, may we be so presumptuous as to say with all due respect that in the discharge of your high trust, it is our solemn duty to so act towards the fraternal as to preserve them, assist them, maintain the confidence of their members, and thus and thereby perpetuate for all time popularity and increase in the protection to the home which the fraternal have done much to foster and promote.

Respectfully submitted,

JOHN HASKELL BUTLER,

JOHN J. ACKER,

M. W. SACKETT,

*Committee of the National Fraternal Congress.*

*Document No. 16.*

REPORT OF SPECIAL COMMITTEE ON RATES.

Mr. H. C. Sessions, Chairman of the Special Committee on Rates, presented the following report, the consideration of which was made a special order immediately after convening this afternoon :

*To the National Fraternal Congress :*

Your Special Committee on Rates report as follows :

The Congress at its session in 1897 passed the following resolution :

*Resolved*, That the incoming President of this Congress be requested to appoint a special committee of three to prepare tables of rates upon the level premium, the natural premium or step-rate plan, and the step-rate plan with such modifications by applying to a proper extent the principles of a reserve or emergency fund.



The above resolution is somewhat peremptory in terms, in that it directs the committee to prepare certain tables of rates. The Congress had, as early as 1895, in adopting the report of the Committee on Statistics, prepared by your honored President as chairman, declared that there are only two correct systems open to Fraternal Beneficial Orders, to wit: "A level rate sufficient for an ample accumulation, to be collected annually," and second, "A plan combining both the step-rate and an accumulation."

Since then several Orders have changed their systems to conform to this declaration of the Congress, and many others are contemplating changes or a readjustment of rates to lines of safety, either upon one or the other plan. The difficulty encountered by those societies which have changed, and which still confronts any society that may desire to change, is the absence of any standard of mortality applicable to the Fraternal Beneficial System. The only data open to Fraternal up to the present time has been the various mortality tables constructed from the experience of Old Line Companies, constructed by actuaries in their employ, with reference to providing a margin of safety to enable the company to make fixed contracts of insurance without increasing the amount of the annual premium.

It has been a popular belief, based upon the actual mortality experience of the members of the Old Line Companies, as well as the large amount of surplus accumulations, amounting to many millions of dollars in addition to the required legal reserve and dividends paid stockholders, that these rates were higher than necessary, especially when applied to a system where the number of assessments are not absolutely limited.

The committee, though not specifically advised by the Congress, understood that it desired tables of rates as low as possible, keeping in view safety and perpetuity of the society, without increasing the rate or the number of assessments, under ordinary conditions, above the minimum annual number required by the tables herewith submitted.

The full committee met in Chicago, in January, 1898, and determined the lines of investigation. It met again at Detroit, Michigan, in August, and there examined the data collected and determined upon a basis for constructing a mortality table applicable to Fraternal Beneficial Societies and from which satisfactory tables of rates could be constructed. The experience examined and available embraced the mortality experience of the Old Line Companies in the United States, England, Canada and Australia; of the Fraternal, the experience of the two oldest and largest in this country.

The specific questions under consideration were:

First—Is the actuaries' table of mortality higher than necessary, based upon the past mortality experience of Old Line Companies?

Second—Is the actuaries' table of mortality higher than necessary, based upon the past mortality experience of the Fraternals and their probable future experience?

The committee is of the unanimous opinion, that from the experience of the Old Line Companies, it is too high, and also from the experience of the Fraternals, it is too high. Having reached the above conclusions the committee then combined the various actual mortality experience available into a mortality table, which, if adopted by this Congress, will become a standard and guide to fraternal beneficial societies. The mortality table hereinafter presented reflects the judgment of the committee, based as it is upon actual deaths, as being as low as possible, keeping in view safety and the minimum number of assessments contemplated by the table of rates.

With these preliminary explanations, we herewith submit the following appended tables.

Respectfully submitted,

H. C. SESSIONS,  
FREDERICK A. DRAPER,  
D. P. MARKEY,  
JAS E. SHEPARD, *ex-officio*,  
*Special Committee on Rates.*

#### MORTALITY TABLE.

The mass of data from which this mortality table is adjusted is so extensive that the conclusions reached have ample support as to its sufficiency. It can be applied to new business and old business at attained ages, when the latter is in good physical condition. Should such old business be below the average, then such impairment must be provided for by an addition to the rate of the table.

TABLE I.

Age.	Living.	Deaths.	Deaths per M per Annum.	Age.	Living.	Deaths.	Deaths per M per Annum.
20	100,000	500	5.0000	60	69,810	1,587	22.7530
21	99,500	501	5.0322	61	68,223	1,681	24.6383
22	98,999	502	5.0680	62	66,542	1,778	26.7381
23	98,497	503	5.1080	63	64,764	1,880	29.0284
24	97,994	505	5.1525	64	62,884	1,986	31.5776
25	97,489	507	5.2021	65	60,898	2,095	34.3965
26	96,982	510	5.2574	66	58,808	2,206	37.5186
27	96,472	513	5.3190	67	56,597	2,318	40.9604
28	95,959	517	5.3876	68	54,279	2,430	44.7719
29	95,442	522	5.4641	69	51,849	2,540	48.9886
30	94,920	527	5.5498	70	49,309	2,645	53.6472
31	94,393	533	5.6442	71	46,664	2,744	58.8007
32	93,860	540	5.7500	72	43,920	2,833	64.4996
33	93,320	548	5.8679	73	41,087	2,909	70.8013
34	92,772	557	5.9992	74	38,178	2,969	77.7696
35	92,215	567	6.1466	75	35,209	3,019	85.4752
36	91,648	578	6.3087	76	32,190	3,026	93.9953
37	91,070	591	6.4904	77	29,164	3,016	103.4181
38	90,479	606	6.6929	78	26,148	2,977	113.8870
39	89,873	622	6.9186	79	23,171	2,905	125.8582
40	89,251	640	7.1700	80	20,266	2,799	138.0981
41	88,611	660	7.4502	81	17,467	2,658	152.1859
42	87,951	683	7.7624	82	14,809	2,484	167.7640
43	87,268	708	8.1102	83	12,325	2,280	184.9901
44	86,560	736	8.4978	84	10,045	2,050	204.0886
45	85,824	762	8.8751	85	7,995	1,789	225.1022
46	85,062	790	9.2922	86	6,206	1,542	248.3941
47	84,272	822	9.7584	87	4,664	1,279	274.1502
48	83,450	856	10.2686	88	3,385	1,024	302.6310
49	82,594	878	10.8276	89	2,861	789	334.1248
50	81,716	936	11.4518	90	1,572	580	368.9503
51	80,780	981	12.1410	91	992	404	407.4601
52	79,799	1,030	12.9086	92	588	265	450.0438
53	78,769	1,088	13.7470	93	328	161	497.1825
54	77,686	1,140	14.6795	94	162	89	549.2027
55	76,546	1,208	15.7102	95	73	44	606.7815
56	75,343	1,270	16.8510	96	29	19	670.4516
57	74,073	1,342	18.1119	97	10	7	740.8578
58	72,731	1,419	19.5063	98	3	2	818.7115
59	71,312	1,502	21.0581	99	1	1	904.8017

## LEVEL RATES FROM AGE AT ENTRY.

This table shows the lowest rates that can be deduced from the mortality table above. The full amount must be collected annually, and the portion not used to provide for current mortality must be invested at 4 per cent. interest. The annual rate is calculated on the basis that the full amount is paid at the beginning of the year. The monthly rates are increased slightly to provide for the loss of interest due to that method of payment and the slightly less amount contributed by dying members.

TABLE II.

## LEVEL RATES.

Age.	Annual.	Monthly.	Age.	Annual.	Monthly.
21	\$10.62	\$ .93	41	\$20.98	\$1.83
22	10.92	.96	42	21.80	1.91
23	11.24	.98	43	22.72	1.99
24	11.57	1.01	44	23.69	2.07
25	11.92	1.04	45	24.72	2.16
26	12.28	1.07	46	25.81	2.25
27	12.67	1.11	47	26.91	2.35
28	13.08	1.14	48	28.20	2.45
29	13.51	1.18	49	29.51	2.58
30	13.96	1.22	50	30.98	2.71
31	14.43	1.26	51	32.89	2.83
32	14.94	1.31	52	33.97	2.97
33	15.47	1.35	53	35.65	3.12
34	16.03	1.40	54	37.45	3.28
35	16.62	1.45	55	39.36	3.44
36	17.24	1.51	56	41.41	3.62
37	17.90	1.57	57	43.60	3.88
38	18.60	1.63	58	45.94	4.02
39	19.34	1.69	59	48.45	4.24
40	20.11	1.76	60	51.13	4.47

## STEP-RATE AND TWO EXAMPLES OF MODIFIED STEP-RATE.

Column 1 gives the age groups. Column 2 gives the annual rates for the natural step-rate to age 61, and level rate from that age for the balance of life. Column 3, the monthly rates, as derived from the annual rates with allowance

for slight loss due to that method of payment. These two columns are the basis for calculating columns 4 and 5. Column 4 shows a modification of the natural step-rate by means of an accumulation of 15 cents per month, which is used to reduce the level cost from age 61 to \$3.00 per month. Column 5, a similar modification, but with an accumulation of 30 cents per month, and a level cost from age 61 of \$2.50 per month. Under either of these plans all members pay the same rates at the same attained ages. The purpose in view in these tables is to have a plan that requires but little detail in its operation, so as to be readily comprehended by the officers of the local lodges.

TABLE III.

## STEP-RATE AND MODIFICATIONS.

1	2	3	4	5
Ages.	Annual.	Monthly.	Monthly.	Monthly.
21-25	\$ 5.11	\$ .45	\$ .60	\$ .75
26-30	5.40	.48	.63	.78
31-35	5.93	.52	.67	.82
36-40	6.71	.59	.74	.89
41-45	8.14	.72	.87	1.02
46-50	10.25	.90	1.05	1.20
51-55	13.82	1.21	1.36	1.51
56-60	19.60	1.72	1.87	2.02
61—	54.01	4.73	3.00	2.50

## A BASIS FOR OTHER MODIFICATIONS.

## ACCUMULATION TABLE.

The step-rate plan, as shown in Column 2, Table, can be modified to meet the necessities of different societies by varying the amount of the accumulation. The following table is submitted as a basic table for that purpose. It shows how an accumulation of \$1.00 per annum, paid in monthly installments, may be used to reduce the level cost after age 61, from the level rate of \$54.01. The table shows the amount of such reduction, based on age at entry, giving to each member the full benefit of the term of membership. Thus the member entering at 21 would secure an annual reduction of \$11.61, giving an annual cost from age 61 of \$42.40. The member entering at 36 would secure a reduction of \$4.71, giving annual cost from age 61 of \$49.30. The adjustment of annual cost after age 61 would only have to be made when the members reach age 61, the rates being the same for same attained ages from 21 to 60.

With this table as a basis, the annual accumulation necessary to secure greater reductions can be calculated. If the accumulation was \$3.00 per annum, the reduction would be twice that of the table, and so in proportion for any other amount of accumulation.

TABLE IV.

At age 61, the level rate is 54.01.

At each age at entry \$1.00 per year additional to natural step-rate paid as a special accumulation will give the following annual reduction from age 61.

Age.	Reduction.	Age.	Reduction.	Age.	Reduction
21	\$11.61	31	\$6.52	41	\$3.28
22	11.00	32	6.18	42	3.03
23	10.41	33	5.75	43	2.79
24	9.85	34	5.39	44	2.55
25	9.30	35	5.04	45	2.33
26	8.80	36	4.71	46	2.13
27	8.30	37	4.40	47	1.93
28	7.82	38	4.10	48	1.74
29	7.36	39	3.81	49	1.56
30	6.93	40	3.53	50	1.39

## NOMINATIONS AND ELECTIONS.

On motion of Mr. Acker, of New York, the Congress proceeded to the election of officers for the ensuing year. Nominations were made for the various offices and ballot taken and the following declared elected officers of the National Fraternal Congress for the year 1898-'99.

D. E. Stevens, Philadelphia, Pa., *President*.

Dr. Oronhyatekha, Toronto, Ont., Can., *Vice-President*.

M. W. Sackett, Meadville, Pa., *Secretary-Treasurer*.

Pending the election of officers the question was raised, "Where a society has more than one Medical Examiner-in-Chief and more than one is present at the meeting of the Congress, is such society entitled to more than one vote for such Medical Examiner-in-Chief? The President ruled that no soci-

ety was entitled to representation or vote in the Congress by more than one Medical Examiner-in-Chief. An appeal was taken, but the ruling of the President was sustained.

Recess was taken until 2.30 P. M.

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### AFTERNOON SESSION.

The Congress was called to order at 2.30 P. M., President Shepard in the chair.

The special order being the consideration of the report of the Special Committee on Rates. Mr. Sessions, Chairman of the Committee, moved that the Congress go into Committee of the Whole for the consideration of said report, which motion was adopted.

The Congress went into Committee of the Whole, with Past President Shields in the chair.

The Committee of the Whole arose, and through its Chairman presented the following report :

#### *Document No. 17.*

#### REPORT OF THE COMMITTEE OF THE WHOLE.

Past President Shields, Chairman of the Committee of the Whole, presented the following report, which was unanimously adopted :

#### *To the National Fraternal Congress :*

The Committee of the Whole has had under consideration the report of the Committee on Rates, and in connection therewith the report of the President and other papers submitted bearing upon the subject matter, and respectfully recommend the adoption by the Congress of the following resolution :

*Resolved*, That we hereby express our appreciation of the work of the Committee on Rates, but recognizing the fact that the subject treated is one fraught with the greatest interest to all fraternal societies and demands the most careful

and conservative action, which cannot be given in the few remaining hours of this session,

Therefore be it resolved that the report of said committee be received and published in the proceedings of this session, to the end that the subject matter may be thoroughly digested and finally disposed of at the next session of this Congress.

Respectfully submitted,

D. H. SHIELDS,

*Chairman Committee of the Whole.*

*Document No. 18.*

REPORT OF COMMITTEE ON JURISPRUDENCE.

Past President Spooner, Chairman of Committee on Jurisprudence, presented the Annual Report of the Committee, which was approved and ordered printed in the Journal of Proceedings of the Congress. (See Appendix )

*Document No. 19.*

REPORT OF COMMITTEE ON JURISPRUDENCE.

Past President Spooner, Chairman of the Committee on Jurisprudence, presented the following report, which was adopted, and the accompanying communication referred to the Committee on Statutory Legislation :

*To the National Fraternal Congress :*

Your Committee on Jurisprudence submit herewith a communication which has come to this committee, relating to the necessity for legislation in Vermont, and recommend that it be referred to the Committee on Statutory Legislation for consideration and report.

Fraternally submitted,

W. R. SPOONER, *Chairman,*

S. A. WILL,

J. G. JOHNSON,

J. W. WHITE,

W. T. WALKER,

W. S. ROBSON,

J. D. CLARK,

*Committee.*



*Document No. 20.*

## REPORT OF COMMITTEE ON JURISPRUDENCE.

Past President Spooner, Chairman of the Committee on Jurisprudence, presented the following report, which was adopted :

*To the National Fraternal Congress :*

Your Committee on Jurisprudence submit herewith certain documents which have come to this committee from the National Aid Association, concerning the attitude of the Insurance Department of Texas towards the Fraternals. Among these documents is an opinion from the office of the Assistant Attorney General of Texas, which, given effect and carried to its logical conclusion, if sustained by the Texas Courts, would shut out from that State even the societies specified by name in the Statutes of Texas, which exempt fraternal societies from legal restrictions. Though Texas brethren in the Congress informed this committee that there is little danger of such results, yet the matter of fraternal interests should be jealously watched and carefully guarded whenever menaced, and we recommend that the documents be referred to the Committee on Statutory Legislation for consideration and report.

Fraternally submitted,

W. R. SPOONER, *Chairman*,  
S. A. WILL,  
J. G. JOHNSON,  
J. W. WHITE,  
W. T. WALKER,  
W. S. ROBSON,  
J. D. CLARK,

*Committee.*

*Document No. 21.*

## REPORT OF COMMITTEE ON JURISPRUDENCE.

Past President Spooner, Chairman of the Committee on Jurisprudence, presented the following report, which was adopted :

*To the National Fraternal Congress :*

Your Committee on Jurisprudence report separately as follows : On decision by the Supreme Court of Missouri, in *ex rel.*, Fraternal Union vs. Superintendent of Insurance, denying application for mandamus requiring the superintendent to issue certificate authorizing relator to transact business in Missouri.

The opinion of the court in this case is an able and exhaustive discussion of the issues, and the conclusions reached should command the approval of fraternal advocates. The quotations from the constitution and laws of the Fraternal Union, contained in the opinion, evidence the fact that the society does not fulfill the conditions of our constitution, which gave to it, and gives to it, membership in this body, especially in the provisions of its constitution, in Section 5, of Article I, which permit the issue of endowment certificates, of not exceeding \$250.00, payable in one hundred months, or on total disability, or at death.

We recommend that this matter and the papers on the subject be referred to the officers of the Congress, with instructions to make the endeavor to secure from the society in question the repeal of all objectionable provisions in its constitution and laws, and to report the results of their effort at the next annual session.

Fraternally submitted,

W. R. SPOONER, *Chairman*,  
S. A. WILL,  
J. G. JOHNSON,  
J. W. WHITE,  
W. T. WALKER,  
W. S. ROBSON,  
J. D. CLARK,  
*Committee.*

*Document No. 22.*

REPORT OF SPECIAL COMMITTEE ON "DOCUMENT NO. 9."

Past President Johnson, Chairman of the Special Committee on "Document No. 9," presented the following report, which was adopted :

*To the National Fraternal Congress :*

Your Special Committee directed to inquire as to the organization and purposes of another body reported to have been organized within the past year, with a purpose similar to that of this body, beg leave to report :

The best information which we can secure is that such an organization has been effected and has held one meeting. We understand that no society is eligible to membership therein unless it collects in some form a reserve fund.

We understand that it assumes to occupy the same field with reference to fraternal beneficiary societies as is at present occupied by this body.

We have been unable to ascertain the names of the societies which have become members of the new body, but understand that there are at least three societies which are members of this Congress which have become members of the new body.

Your committee regrets this apparent division in the ranks of fraternalism. Such independent action is likely to hamper and delay the objects sought to be attained by co-operative action by all the societies; for, while we may all be moving along the same lines, the unavoidable friction which will be occasioned by separate, and to some extent rival action is certain to be utilized by those unfriendly to our interests, and to many reforms so earnestly desired by all true fraternities.

By united action much may be speedily accomplished. By divided effort we are certain to accomplish less.

We would therefore recommend that where any of the societies represented in this Congress become members of other bodies seeking to sustain a similar relation to the fraternal beneficiary societies of the United States or Canada, such action by any such society will be construed as a voluntary termination by it of its connection with this Congress.

This recommendation is not made in any spirit of hostility to any society, but only to the end that we may better concentrate the efforts of all the fraternities on the work before us through one instead of through many channels.

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
W. S. ROBSON,  
JULIUS M. SWAIN,  
*Committee.*

On motion, recess was taken until 10 o'clock A. M., tomorrow (Friday).

## FOURTH DAY.

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### MORNING SESSION.

BALTIMORE, Md., November, 18, 1898.

The Congress was called to order at 10 o'clock A. M., President Shepard in the chair.

Prayer was offered by the Chaplain, Rev. Samuel P. Lacey.

#### *Document No. 23.*

#### REPORT OF COMMITTEE ON FRATERNAL PRESS.

Mr. W. T. Walker, Chairman of the Committee on Fraternal Press, presented the following report, which was adopted :

#### *To the National Fraternal Congress :*

In progressive America, all organizations of whatever nature, whether political, religious or fraternal in character, recognize the power of the press. The leading characteristics of the Fraternal Press are push and enthusiasm in the work of building up the orders represented. A number of the societies, members of this Congress, publish an official paper at the expense of the organization, but there are numerous ably conducted journals published as private enterprises, and in the opinion of your committee, few, if any, of them declare very large dividends to their owners, and it is extremely doubtful whether the sacrifices made by their promoters are fully appreciated by the membership. That they are a source of great good to the orders they champion can hardly be questioned. These potent factors in the upbuilding of the several orders should be properly recognized by the membership. The more their efforts are appreciated and the greater support given them, the wider their field of usefulness and the more powerful they become as auxiliaries for the "Good of the Orders."

The organization of the "Press Section" of the Congress last year was unquestionably a step in the right direction, as it has resulted in the dissemination of much information by securing articles each month from able and well known fraternal writers, and the publication of the same in the various fraternal journals represented in this Congress. The work of the Executive Committee of the National Fraternal Press Association deserves the highest praise from this Congress.

It is therefore important that all publications in the interest of the societies represented in this Congress become identified with the Section, and thus broaden the field of their usefulness.

The only matter referred to your committee during the year was the subject of the rate of postage on the fraternal papers issued less frequently than once a month. This question has been raised at almost every session of this Congress. In 1896, the following resolution was adopted: "*Resolved*, That the Committee on Fraternal Press be instructed to take such active steps as seem necessary and advisable to procure the mailing of fraternal official organs within the city of publication, at pound rates." At the last session the Committee on Fraternal Press called attention to this resolution, and urged that the matter be taken up with the postal authorities, and an effort made to secure the concession. The committee realizing the magnitude of such an undertaking, and having no funds at its disposal for the payment of necessary expenses, the work was not undertaken.

The committee is of the opinion that it will be difficult to obtain such a concession, and that it cannot be accomplished by simply calling the attention of the postal authorities to the matter, and that the change in the rate of postage can only be brought about by Congressional action.

If the desired change only affected the fraternal publications, it is probable that by means of petition to the Senators and Representatives in Congress, the end sought might be attained, but for the reason that it applies to all publications issued less frequently than once a week, your committee is of the opinion that it will require very thorough and persistent work. Therefore your committee has arrived at the conclusion that further advocacy of the subject is unwise.

Respectfully submitted,

W. T. WALKER,  
P. D. STRATTON,  
EDWIN O. WOOD,  
W. D. GERARD,  
JOHN G. H. MEYERS,  
SAMUEL P. LACEY,  
MISS LILLIAN M. HOLLISTER,  
*Committee.*

*Document No. 24.*

## REPORT OF COMMITTEE ON FRATERNAL PRESS.

Mr. W. T. Walker, Chairman of the Committee on Fraternal Press, presented the following report, which was adopted, and the proceedings of the Fraternal Press Section and papers as directed were ordered printed in the Journal. (See Press Section.)

BALTIMORE, MD., November 17, 1898.

*To the National Fraternal Congress :*

Your committee submits the report of the acts of the National Fraternal Press Association, as submitted to us, as follows :

*"To the National Fraternal Congress :*

"Your Press Section, having under consideration many topics of importance to the various orders represented in this Congress, held several sessions and considered the same. The papers presented and discussion had, we request shall appear in the printed minutes and report of this Congress.

"We further report that the Section elected as its officers for the ensuing year, the following : F. O. Van Galder, Sycamore, Ill., President ; P. D. Stratton, Sharon, Pa., Vice-President ; Gilbert Howell, Cleveland, Ohio, Secretary and Treasurer ; Executive Committee, D. W. Gerard, Crawfordsville, Ind.; Miss Bina M. West, Port Huron, Mich.; F. W. Stevens, Port Huron, Mich.; M. W. Sackett, Meadville, Pa."

F. O. VAN GALDER, *President.*

GILBERT HOWELL, *Secretary.*

Your committee recommend that the report of the Press Section be received, and the proceedings, together with such papers of general interest read before the Section, as may be selected by the Executive Committee of this Congress, be printed with the Journal of this session of the Congress.

Fraternally submitted,

W. T. WALKER, *Chairman,*

P. D. STRATTON,

EDWIN O. WOOD,

W. D. GERARD,

JOHN G. H. MEYERS,

SAMUEL P. LACEY,

MISS LILLIAN M. HOLLISTER,

*Committee.*

*Document No. 25.*

## REPORT OF MEDICAL SECTION.

Dr. McCollum, Chairman of the Medical Section, presented the following from the Medical Section of the Congress :

BALTIMORE, November 17, 1898.

*To the National Fraternal Congress :*

Your Medical Section has concluded its session and reports to you as follows :

We have had before us several interesting papers of vital importance to the Medical Department of the various Fraternal Societies represented in this Congress. The discussions on the same have been free, from which we have received great benefit.

That portion of the President's address relative to the Medical Section was referred to us by the Committee on Distribution, and resolutions were adopted which were properly referred. The following resolution was adopted :

## IN MEMORIAM.

"WHEREAS, it is with deep regret we have learned that since our last annual gathering our esteemed comrade and genial brother, Dr. W. O. Rogers, of Omaha, Neb., Supreme Head Physician of the Woodmen of the World, has been called by the Supreme Ruler of the Universe from his labors of usefulness in our fraternal work ; therefore

"*Be it resolved*, That we hereby extend our sincere sympathy to his family and friends in their bereavement. Also be it

"*Resolved*, That this resolution be spread upon our minutes, and that a copy be sent to his bereaved family."

We have the honor to report the election of the following officers of the Section : J. H. Christian, M. D., Chairman ; R. E. Morse, M. D., Vice-Chairman ; T. Millman, M. D., Secretary ; C. A. McCollum, Chairman of Executive Committee ; and request that they be confirmed, and that the proceedings of our section be printed in the proceedings of this Congress. All of which is respectfully submitted.

C. A. MCCOLLUM,  
*Chairman of Section.*

T. MILLMAN,  
*Secretary.*

The report was divided, and that portion referring to the death of Brother Rogers, was adopted by a rising vote.

The balance of the report was adopted and the proceedings of the Medical Section ordered printed in the Journal. (See Medical Section.)

*Document No. 26.*

REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report on Document No. 3, which was adopted :

*To the National Fraternal Congress :*

The following resolution was referred to our committee at the session of yesterday, same being Document No. 3 on the record :

"WHEREAS, annual conventions, associations and conferences, many of them of far less importance than the Fraternal Congress, are favored by the various transportation lines with reduced rates of travel ;

"THEREFORE, *be it resolved*, that a committee of three be named by the President of this Congress, whose duty it shall be to take up with the various transportation lines the matter of rates for the 1899 session, commencing early, so that arrangements may be perfected, securing a rate of at most one fare for the round trip for all persons who may desire to attend the session of the Fraternal Congress to be held in 1899."

Your Committee on Constitution and Laws recommend the adoption of the above resolution.

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
A. R. SAVAGE,  
JULIUS M. SWAIN,  
JOHN MULLIGAN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE MCCUTCHEON,  
*Committee.*



*Document No. 27.*

## REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report on Document Nos. 2 and 10 :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws, to which were referred resolutions, Documents Nos. 2 and 10, providing for a change in the date of the annual meeting of this Congress, desires to recommend the following resolution and move its adoption :

*Resolved*, That Section *Seventh* of the Constitution be amended by striking out the first two lines and substituting therefor the following : " This Congress shall meet annually on such date in the month of September as the Executive Committee shall designate, and at such place as the preceding session shall have selected."

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
A. R. SAVAGE,  
JOHN MULLIGAN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE MCCUTCHEON,  
*Committee.*

On motion the report was amended by striking out the words, "Such date in the month of September as the Executive Committee shall designate," and inserting, "the fourth Tuesday of August," and as amended the report of the committee was adopted, and the Constitution declared amended in accordance therewith.

*Document No. 28.*

## REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report, which was adopted by unanimous vote, and the Constitution declared amended in accordance therewith :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws, to which was referred that part of the President's address, which suggests a change in Section Five (5) of our Constitution, has carefully considered the same, and recommend the adoption of the following resolution :

*Resolved*, That Section *Fifth* of the Constitution of this Congress be amended by striking out from the first line thereof the words, " and standing committees." So that the first paragraph of the section, when amended, will read as follows :

*Fifth.* The reports of the officers shall be sent to the secretary, at least thirty (30) days prior to the assembling of the Congress, and the same shall be printed under his supervision ; and printed copies shall be sent to each accredited member of the Congress.

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
A. R. SAVAGE,  
JULIUS M. SWAIN,  
JOHN MULLIGAN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE McCUTCHEON,  
*Committee.*

*Document No. 29.*

## REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report on Document No. 13, which was adopted by unanimous vote, and the Constitution declared amended in accordance therewith :

*To the National Fraternal Congress :*

In conformity to the request of the Medical Section of the Congress as set forth in Document No. 18, as follows :

"*Resolved*, That the Constitution of this Congress be amended by the addition to Sub-division 7, of Section Sixth, of the Constitution, the following : ' Which shall meet one day in advance of the regular session of the Congress.' Your committee, to which the foregoing resolution has been referred, respectfully recommend its adoption."

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
A. R. SAVAGE,  
JOHN MULLIGAN,  
JULIUS M. SWAIN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE MCCUTCHEON,  
*Committee.*

*Document No. 30.*

#### REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report, which was adopted :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws, to which was referred that part of the President's address which suggests the adoption of a more rigid definition of the words "dependent" and "families," as found in Section Fourth of the Constitution, have carefully considered the same, and respectfully report that in the judgment of the committee any change in the wording of that Section at the present time would be undesirable. The reasons which have impelled your committee to this conclusion are as follows :

First—We think that as the language now is identical with the language of the Uniform Bill, it would be undesirable to change the Constitution until after the wording of the bill is changed, as uniformity in the two is most desirable.

Second—That, as the President suggests, the courts have arrived at no definite agreement as to the legal scope of the terms referred to, and the technical definition by the Congress at this time might not accord with the conclusion to which the courts are now tending.

Third—The language, as it now stands, seems to us definite enough for its particular purpose, viz., the defining of the qualifications of a society for admission to this Congress.

Respectfully submitted,

J. G. JOHNSON, *Chairman*,  
A. R. SAVAGE,  
JOHN MULLIGAN,  
JULIUS M. SWAIN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE MCCUTCHEON,

*Committee.*

The President appointed the following a Committee on Resolution of Thanks: Messrs. W. O. Robson, Massachusetts; N. S. Boynton, Michigan, and J. D. Clark, Ohio.

*Document No. 31.*

REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

Past President Johnson, Chairman of the Committee on Constitution and Laws, presented the following report on Document No. 11, which was adopted by unanimous vote, and the constitution declared amended in accordance therewith :

*To the National Fraternal Congress :*

Your Committee on Constitution and Laws, to which was referred the resolution introduced by Brother Wardall, Document No. 11, desire to report favorably on the same, and, to carry out the intent thereof, recommend the following resolution :

*Resolved*, That the Constitution of the Congress be amended by adding to

Section Sixth, Paragraph 2, the following, "and to do whatever is advisable, in their judgment, to protect the interests of any society in this Congress when unjustly attacked by the courts or authorities in any state," so that the Section when amended will read as follows :

"The Committee on Statutory Legislation shall have power and discretion to select sub-committees in the several states and provinces from societies represented in this Congress, or it may organize auxiliary associations of this Congress to promote and properly guard uniform statutory legislation, but such association shall be organized and conducted without expense to this Congress, and to do whatever is advisable, in their judgment, to protect the interests of any society in this Congress when unjustly attacked by the courts or authorities in any state."

Respectfully submitted,

J. G. JOHNSON, *Chairman.*  
A. R. SAVAGE,  
JOHN MULLIGAN,  
JULIUS M. SWAIN,  
MISS BINA M. WEST,  
F. W. SEARS,  
O. B. CRAIG,  
E. S. MCCLINTOCK,  
MISS MARGUERITE MCCUTCHEON,  
*Committee.*

*Document No. 32.*

FIXING PLACE OF MEETING 1899.

On motion of Mr. W. T. Walker, of Minnesota, the Congress proceeded to fix the place of meeting of the session in 1899.

Invitations were received from the Cincinnati League to meet in the city of Cincinnati, Ohio, and from Niagara Falls Tourist and Convention Association to meet in the city of Niagara Falls. Invitations were also extended to meet in Chicago, Ill., Macknac Island and Boston, Mass.

On a vote being taken the city of Chicago, Ill., was selected as the place of holding the next meeting of the National Fraternal Congress.

*Document No. 33.*

Past President Spooner presented the following resolution, which was adopted :

*Resolved*, That the President of this Congress be *ex-officio* one of the three members of the Special Committee to represent the Congress at the annual convention of Insurance Superintendents.

W. R. SPOONER,  
S. A. WILL.

*Document No. 34.*

## REPORT OF COMMITTEE ON STATUTORY LEGISLATION.

Past President Butler, Chairman of the Committee on Statutory Legislation, presented the annual report of the committee, which was adopted and ordered printed in the Journal of Proceedings:

*To the National Fraternal Congress :*

The Committee on Statutory Legislation presents its annual report.

Senate Bill No. 2736, introduced in the United States Senate on December 13, 1897, and which is now pending before the Committee on Interstate Commerce, and which is "A bill to establish a division in the Treasury Department for the regulation of insurance among the several States and for other purposes," has attracted much attention. Its provisions apply to all corporations, their officers and agents, who transact the business of insurance outside the limits of the State which incorporated them, and thereby they are declared to be engaged in interstate or foreign commerce.

Fraternal societies, such as are eligible to membership in this Congress, are not affected by the bill. This exemption, it is believed, was not inspired by any feeling of hostility, but more likely in a friendly spirit. The substantial features of the measure are : First. To establish a separate division of the United States Treasury Department, to be charged with the execution of this law and to others passed by Congress for the regulation of the business of insurance among the several states. Second. A United States Commissioner of Insurance. Third. This commissioner is given authority to obtain full and complete information concerning the management and financial condition of the corpora-

tions subject to the act, and to require statements annually. Fourth. The act prescribes the conditions to be performed by a corporation to obtain a license. Fifth. A corporation may do any business under the provisions of the act which it is privileged to under the laws of the State where organized, and shall not bind itself by any obligation forbidden by such laws. Sixth. After the act goes into effect, no corporation which has not complied with its laws can do an insurance business out of its home State. Seventh. The annual license, "and that until the expiration of one year from the date of such license, or its earlier revocation by said commissioner, the said corporation or party has authority to perform all acts authorized by this act without having to pay taxes on receipts or premiums, or license, or fees, or charges for the privilege of doing insurance among the several states."

No hearing has been announced upon this Bill, and it is impossible to determine whether there will be opposition, or what may be the character of such opposition. The committee, deeming that some action might be necessary or desirable at least, before this session of the Fraternal Congress, corresponded to a limited extent with the members. From the replies received it would appear that there exists a favorable sentiment in support of applying national supervision to fraternal orders. If the Congress shall decide in favor of such supervision, on substantially the lines outlined, it should be secured under a Bill applicable to the Fraternals alone, and the Exemption Clause be permitted to remain in the Platt Bill.

The War Revenue Measure, as it was first reported, would have been injurious to the interests which this Congress represents. The first report, however, contained internal evidence that there was no serious intention to do us harm. The Exemption Clause was put in a portion of the act where it did not operate at all. This indicates that we were not forgotten. As soon as the error was discovered by your committee, the chairman hastened to Washington. The day before his arrival at the Capitol a new draft of the act had been printed and the Exemption Clause therein rendered duly effective. This clause is incorporated in the law within a paragraph of Section 25, and the Exemption says that the provisions of "this Section" shall not apply, etc. The authorities rule that the word "Section" there means the paragraph and not the whole section. If Section 25 is intended, then the orders are exempt from the provisions of the act. The tax upon us is, however, so small compared with the burden which would have been imposed if the original report had become law, that it would seem wise to submit until Congress, as will probably occur, undertakes a revision of the law, and then make an effort to have the orders exempt from all the provisions thereof, in clear and unmistakable terms.

In the year 1898, only a few State Legislatures were in session, and consequently your committee did not have the anxieties which attend the year when

nearly all the legislatures meet. In January, 1899, many State Legislatures will convene. If the signs prove true, our successors in this important trust will have plenty of work. We can only repeat the earnest request of previous years, that every member of the Congress shall, in his or her own state, keep a watchful eye upon the legislature. In this connection, the experience in Massachusetts this year may be instructive to those anxious to secure or defeat legislation elsewhere. There was, early in the autumn of 1897, and seasonably before the opening of the legislature, organized what was styled "The Massachusetts Beneficial Societies' Union." Its purposes, as declared by its by-laws, were substantially fraternal and social union and a better acquaintance among fraternal men of the various organizations. All fraternal societies doing business in the State became members. The result was a united and successful effort in the legislature and a satisfactory codification of the laws affecting Fraternal Beneficiary Organizations.

In the Province of Quebec the law requires a deposit of \$5,000.00, with power of demanding an increase thereto from time to time, and has other objectionable features. The chairman of your committee had a personal interview in Quebec with the provincial authorities, and it is believed that with united effort a material modification can be obtained, and probably the main features of our uniform law adopted.

Virginia has passed a Fraternal Act in the lines of the uniform law.

There is now pending in the Legislature of Oregon an act reported to be inimical. Thus far, efforts to obtain a copy of this Bill have been unsuccessful. It is, however, on the table until the sitting of the Legislature in January next. We are assured that it is being carefully watched.

In Georgia, a law, which on the face applies to assessment insurance, with a hostile administration of the Insurance Department, might be held applicable to Fraternal Orders. The present Commissioner does not so apply it. It would be wise to make the effort to have the exemption put in the law. The Legislature of this State is now in session.

In Kentucky, legislation which was not satisfactory to our brethren was defeated. We are advised that the Uniform Bill can be secured there.

An attempt was started in Ohio to repeal the present law, the Uniform Bill, but was abandoned.

In the State of Texas there has been suggestions of legislation, and the brethren from that State are watchful.

It was found impossible to prepare in accurate form for publication the laws of the several states relative to Fraternal Societies, so that they could be pre-



sented with the proceedings of the Congress at the last session. With the material now in hand, it would seem that our successors might accomplish this important work, so as to incorporate the same with the printed proceedings of this session. We recommend that they be authorized to do so.

Respectfully submitted,

JOHN HASKELL BUTLER, *Chairman*,  
J. W. WHITE,  
LOUIS A. STEBER,  
DR. ORONHYATEKHA,  
W. S. LINTON,  
JAMES H. LIVINGSTON,  
A. L. HEREFORD,  
JOHN W. GOHEEN,  
J. M. MCKINSTRY,  
J. SCULLY TAFT,  
WILLIAM G. MORRIS,

*Committee.*

*Document No. 35.*

#### REPORT OF COMMITTEE ON CREDENTIALS AND FINANCE.

Mr. Acker, of New York, Chairman of the Committee on Credentials and Finance, presented the following report, which was approved, and the recommendations therein contained adopted.

#### *To the National Fraternal Congress :*

Your Committee on Credentials and Finance would respectfully report they have during the past year examined and approved the several bills as set forth in the annual report of Secretary-Treasurer Sackett.

We have examined the books, vouchers and accounts of Bro. M. W. Sackett, Secretary-Treasurer, and find the same correct, and as set forth in such printed report, which has been heretofore put into the hands of the members of the Congress.

We have examined and recommended for payment the following bills submitted to us by the officers, committees, and for expenses of the session :

J. E. Shepard, President.....	\$ 89.41
D. E. Stevens, Vice-President.....	88.25
M. W. Sackett, Secretary-Treasurer.....	68.66

J. G. Johnson, Chr. Com. on Constitution and Laws.....	\$ 106.00
John Haskell Butler, Chr. Com. on Statutory Legislation.....	68.05
John J. Acker, Chr. Com. on Credentials and Finance.....	40.50
D. P. Markey, Chr. Com. on Statistics and Good of the Orders....	71.80
W. T. Walker, Chr. Com. on Fraternal Press.....	90.85
W. R. Spooner, Chr. Com. on Jurisprudence....	26.60
H. C. Sessions, Chr. Com. on Rates.....	20.00
Dr. C. A. McCollum, Chr. Medical Section.....	101.10
Frédéric A. Draper, Special Committee on Rates.....	79.50
Frederick A. Draper, services computing tables.....	250.00
George D. Eldridge, actuarial expenses.....	225.00
Zeta Club, rent of hall.....	60.00
Hanzsche Co., printing, etc.....	224.50
Fraternal Monitor Company, stenographer for session.....	50.00
N. O. Reik, stenographer for Medical Section.....	50.00
Total.....	\$ 1,634.72

We recommend that the salary of the Secretary-Treasurer be fixed at \$600.00, payable quarterly, and that the guaranty or indemnity bond furnished by him be renewed, the premium for which to be paid by the Congress.

In view of the fact that the sale of journals the last session did not procure a sufficient amount to repay the cost of publishing at the price of ten cents per copy, that the price to be charged for the journals of 1898 be made 15 cents per copy, which will about cover the cost of production, provided the usual number of copies are sold.

JOHN J. ACKER, *Chairman*,  
 GEO. H. HOWARD,  
 JOHN A. MCGILLIVRAY,  
 LEE R. SANBORN,  
 SAMUEL P. LACEY,  
 E. M. SCHRYVER,

*Committee.*

*Document No. 36.*

#### REPORT OF COMMITTEE ON STATUTORY LEGISLATION.

Past President Butler, Chairman of Committee on Statutory Legislation, presented the following report on Document No. 5, which was adopted :

*To the National Fraternal Congress :*

Your Committee on Statutory Legislation have had under consideration Document No. 5, introduced by Mr. John G. H. Meyers, of New York, and beg to report in favor of the adoption thereof. The resolution is as follows :

*Resolved*, That when and where practicable, the Committee on Statutory Legislation endeavor to secure State legislation compelling coroners, coroner's physicians, or other physicians, or officials having charge of public institutions, to furnish the requisite certificate or proof of death of a person on the demand of any person entitled thereto, at a charge not to exceed \$3.00, and said certificate to be deemed legal proof of the death of the person therein named.

Respectfully submitted,

JOHN HASKELL BUTLER, *Chairman*,  
J. W. WHITE,  
LOUIS A. STEBER,  
DR. ORONHYATEKHA,  
W. S. LINTON,  
JAS. H. LIVINGSTON,  
A. L. HEREFORD,  
JNO. W. GOHEEN,  
J. W. MCKINSTRY,  
J. SCULLY TAFT,  
WM. G. MORRIS,

*Committee.*

*Document No. 37.*

Past President Savage introduced the following resolution :

*Resolved*, That the Special Committee on Federal and Provincial Legislation be continued, with power to add to their number if they so desire, and with instructions to give to the President of this Congress their recommendation on the expediency of present effort for Congressional Legislation on the lines of the Uniform Bill, to provide for national supervision of fraternal beneficiary societies, and,

*Resolved*, That, if on such report, or for other cause, such legislation or any other legislation of the National Congress shall be found expedient and proper, the Executive Committee be and are empowered to authorize the necessary expenditure by that committee for the purpose, and to ask the several societies

represented in this Congress to contribute pro rata according to the amount of and in addition to their annual dues, as the Executive Committee shall deem to be needed.

A. R. SAVAGE,  
J. W. WHITE,  
JOHN HASKELL BUTLER,  
W. R. SPOONER.

Past President Boynton moved that the resolution be referred to the Committee on Statutory Legislation, with power to act along the lines of the resolution, and appoint a sub-committee, if necessary, to carry out the object of the resolution.

The motion to refer was adopted.

*Document No. 38.*

Past President Johnson introduced the following resolution, which was adopted :

*Resolved*, That the Special Committee on Rates, consisting of Brothers Sessions, Markey, Draper and Shepard, be continued to and through the session of 1899, with instructions to further consider and report upon the matters heretofore committed to them.

J. G. JOHNSON.

*Document No. 39.*

Past President Butler presented the following resolution, which was adopted :

*Resolved*, It is the opinion of the National Fraternal Congress that provision be made by national legislation for national supervision of fraternal beneficiary organizations, and further

*Resolved*, That the Committee on Statutory Legislation be, and they are hereby, authorized to secure such supervision and appropriate legislation in connection therewith.

JOHN HASKELL BUTLER.

*Document No. 40.*

Mr. Thomas H. O'Neill, of New York, presented the following resolution, which was adopted :

*Resolved*, That the Committee on Rates be requested to furnish to this Congress, at its session to be held in 1899, all the information, in their judgment necessary, bearing upon the matter of mortality tables and adequate rates, to the end that an intelligent conclusion may be reached by the Congress on this all important matter.

THOMAS H. O'NEILL,  
*Catholic Relief and Benefit Association.*

*Document No. 41.*

Mr. W. O. Robson, of Massachusetts, presented the following resolution, which was adopted :

*Resolved*, That in arranging the program for the next meeting, the Executive Committee provide for the making of reports of officers and committees, and the offering of new business on the first day's session, and that the program be arranged for a session not exceeding four days, and that all members submitting papers to this Congress be requested to have them in printed form for distribution.

W. O. ROBSON,  
*Royal Arcanum.*

*Document No. 42.*

## REPORT OF COMMITTEE ON RESOLUTION OF THANKS.

Mr. Robson, of Massachusetts, Chairman of Committee on Resolution of Thanks, presented the following, which was adopted by a unanimous rising vote :

*To the National Fraternal Congress :*

Your committee, appointed to draft resolutions in acknowledgment of the many courtesies received, beg leave to report the following :

*Resolved*, That the members of the Twelfth National Fraternal Congress desire hereby to acknowledge in the fullest manner the many courtesies extended to them during their stay in the city of Baltimore. We extend to his Honor, the acting Mayor, for his cordial welcome to the city, to the several Fraternal Societies and the individual members thereof, and to the daily press, our sincere thanks, and most earnestly assure them that we shall each and all take with us to our homes most pleasant recollections of our visit to the "Monumental City," and leave with them our best wishes for their future happiness and prosperity.

Respectfully submitted,

W. O. ROBSON,  
N. S. BOYNTON,  
J. D. CLARK,

*Committee.*

Upon the suggestion of the Secretary the order of the Congress, directing that the photograph of the last Past President form a frontispiece in the Journal of Proceedings was changed, and that of the President in Office was substituted.

*Document No. 43.*

Past President Savage presented the following resolution, which was unanimously adopted by a rising vote :

*Resolved*, That the thanks of the Fraternal Congress be tendered to Brother James E. Shepard for his wise and zealous labors as President during the last year, and for the able and impartial manner in which he has presided over the deliberations of this session.

*Resolved*, That Brother James E. Shepard be, and he hereby is, created a life member of the Fraternal Congress.

A. R. SAVAGE.

INSTALLATION OF OFFICERS.

President Shepard: The business of this Session of the Congress being practically finished, it is now in order to call the officers elected to their respective chairs.

I want, however, to say a word before I present this gavel to my successor. I have been in this Fraternal Congress a great many years, and I have been treated with the utmost kindness and consideration from the day I joined it until to-day. I have made friends of scores of people, and I trust they will be my life-long friends, as I hope I may be their life-long friend. I have got to knowing your faces and most of your names, not all, and I shall never forget them.

For all your kindness, accept my most hearty thanks. For the beautiful testimonial of esteem or recognition, call it what you will, that I received the first day of this Congress, I could scarcely thank you then, and I am just as much put to for a lack of words to thank you now; but still, for all that, I thank you as best I may.

Permit me to call Vice-President Stevens to the chair and say to him the little required to put him in full possession of the office to which you have elected him.

My Dear Brother Stevens, it gives me profound pleasure to officially present you in your new relation to those who have known you so long and so well. As a testimony to the great measure of the esteem in which you are universally held throughout the Congress, its members having unanimously conferred on you the highest honor in their gift, and now, my Brother, in behalf of the National Fraternal Congress, and in its name, I present you with this gavel, the badge of your authority, and with it goes the hearty wish of every member of this assembly that your year of office may be crowned with success as grand as it is certain to deserve.

President-elect Stevens: Members of the National Fraternal Congress, I do not believe that this is exactly the time for me to detain you with any lengthy remarks. I certainly appreciate your kindness in placing me in the position of President of this body. As I looked over it when all our delegates were present, I came to the conclusion that it was in many respects the most

wonderful body that gathers anywhere in the world. That it came from all parts of our own United States and from across the border, and included our friends who live in Canada ; and that we came for what? What is the mission ; what the purpose? We came for the home, for the wife and the little ones, and it is, I think, in very many respects the most wonderful body of people that gathers anywhere. Its constituency is very great, and its influence, I am glad to say, is growing every day. I hope that influence will continue, and that our constituents will increase in number for all time in the future.

They say away down in one of our southern battlefields every summer it is covered literally with these little plants and flowers we call forget-me-nots. How suggestive of our Orders. Our purpose, our intention, is to plant our forget-me-nots in human hearts and homes all over our land, so that there may be constantly and perpetually a remembrance of the fact that we did live and that we did do something to better the condition of our neighbors and our people in and through these great Fraternal Beneficiary Orders.

I thank you, my brothers and sisters, and promise to do the best I can to succeed Brother Shepard in this office, and the gentlemen and brothers who have gone before. I will do the best I can.

Vice - President Oronhyatekha and Secretary - Treasurer Sackett were duly inducted into their respective offices.

President Stevens announced the following appointments for the year 1898-1899.



## NATIONAL FRATERNAL CONGRESS.

CHAPLAIN AND COMMITTEES, 1898-99.

*Chaplain.*

Samuel P. Lacey ..... Newark, N. J.

## COMMITTEES.

*Constitution and Laws.*

J. E. Shepard, Chairman, Lawrence, Mass.....Past President.  
 J. G. Johnson, Peabody, Kansas .....Past President.  
 A. R. Savage, Auburn, Maine.....Past President.  
 J. W. Goheen, Philadelphia, Pa.....Knights of Honor.  
 Julius M. Swain, 120 Tremont St., Boston, Mass.....Home Circle.  
 Miss Bina M. West, Port Huron, Mich.....Maccabees.  
 S. H. Tattersall, Baltimore, Md.....Heptasophs.  
 E. S. McClintock, Topeka, Kansas.....Ancient Order of Pyramids.  
 Miss Marguerite McCutcheon, Washington, D. C.....Order of Golden Cross.  
 Mrs. F. E. Burns, St. Louis, Mich.....Maccabees.

*Statutory Legislation.*

John Haskell Butler, Ch'n, 244 Washington St., Boston, Mass..Past President.  
 John W. White, Rock Falls, Ill.....Modern Woodmen of America.  
 John Mulligan, Yonkers, N. Y.....Knights of Honor.  
 J. G. H. Meyers, New York, N. Y.....Order of United Friends.  
 E. G. Stevenson, Detroit, Mich.....I. O. Foresters.  
 W. S. Linton, Saginaw, Mich.....Maccabees.  
 J. S. McKinstry, Soc. of Sav. Bldg., Cleveland, Ohio.....Royal Arcanum.  
 A. L. Hereford, Springfield, Ill.....Supreme Court of Honor.  
 J. Scully Taft, Keene, N. H.....Pilgrim Fathers.  
 Wm. G. Morris, 885 W. Lake St., Chicago, Ill.....Chosen Friends.  
 James H. Livingston, Baltimore, Md.....Shield of Honor.  
 Louis A. Steber, St. Louis, Mo.....Chosen Friends.  
 James O. Pierce, Minneapolis, Minn.....Knights of Honor.

*Credentials and Finance.*

John J. Acker, Chairman, Albany, N. Y.....	Ancient Order United Workmen.
Frank N. Gage, 128 La Salle St., Chicago, Ill.....	National Union.
J. A. McGillivray, Forester's Temple, Toronto, Ont.....	I. O. Foresters
Lee R. Sanborn, 48 W. Eagle St., Buffalo, N. Y..	Royal Templ's of Temperance.
George H. Howard, Cambridge, Mass.....	New England Order of Protection.
W. H. Snyder, Philadelphia, Pa.....	Fraternal Mystic Circle.
John G. McGuire, Brooklyn, N Y.....	Catholic Benevolent Legion.
E. M. Schryver, Baltimore, Md.....	Royal Arcanum.

*Statistics and Good of the Orders.*

D. P. Markey, Chairman, Port Huron, Mich.....	Maccabees.
Dr. H. A. Warner, Topeka, Kansas .....	Knights and Ladies of Security.
B. F. Nelson, St. Louis, Mo.....	Knights of Honor.
Dr. E. R. Hutchins, Des Moines, Ia.....	Iowa Legion of Honor.
F. W. Sears, Kansas City, Mo.....	National Reserve Association.
W. O. Robson, Boston, Mass.....	Royal Arcanum.
G. Del Vecchio, Chicago, Ill.....	Supreme Lodge, Order of Mutual Prot'n.

*Fraternal Press*

Edwin O. Wood, Chairman, Flint, Mich.....	Knights of Loyal Guard.
D. W. Gerard, Crawfordsville, Ind.....	Tribe of Ben-Hur.
W. S. Palmer, Sharon, Pa.....	Protected Home Circle.
F. O. Downes, Boston, Mass.....	American Legion of Honor.
Mrs. Lillian M. Hollister, Detroit, Mich.....	Maccabees.
J. W. Myers, Toledo, Ohio.....	National Union.
John B. Treibler, Baltimore, Md.....	Legion of Red Cross.
Mrs. Genevra L. Miller, St. Louis, Mo .....	Degree of Honor.

*Jurisprudence.*

W. R. Spooner, Chairman, 436 E. 117th St., New York.....	Past President.
S. A. Will, Pittsburg, Pa , 184 Fifth Avenue.....	Past President.
J. G. Johnson, Peabody, Kansas.....	Past President.
John W. White, Rock Falls, Ill.....	Modern Woodmen.
J. D. Clark, Dayton, Ohio.....	Independent Order Foresters.
W. T. Walker, Minneapolis, Minn.....	Fraternal Aid Association.
W. S. Robson, La Grange, Texas.....	Ancient Order United Workmen.

*Insurance Commissioners' Committee.*

J. G. Johnson, Chairman, Peabody, Kansas ..... Past President.  
 John Haskell Butler, 244 Washington St., Boston, Mass ..... Past President.  
 D. E. Stevens, Cor. Broad and Chestnut Sts., Philadelphia, Pa. . Past President.

*Special Committee on Rates.*

H. C. Sessions, Ch'n, Sioux Falls, So. Dak. . . . Ancient Order United Workmen.  
 Frederick A. Draper, No. 8 Oxford St., Malden, Mass. .... Home Circle.  
 D. P. Markey, Port Huron, Mich. .... Maccabees.  
 James E. Shepard, Lawrence, Mass. .... Past President.

*Committee on Railroad Rates.*

E. S. McClintock, Chairman, Topeka, Kansas. .... Ancient Order Pyramids.  
 C. C. Linthicum, 1200 Monodnock Buildings, Chicago, Ill. .... Royal League.  
 Harry Goldman, Baltimore, Md. .... Heptasophs.

The business of the Congress being finished, the President declared the Twelfth Annual Session of the National Fraternal Congress adjourned *sine die*.

M. W. SACKETT,  
*Secretary-Treasurer.*

## NOTICE.

The Thirteenth Annual Session of the National Fraternal Congress will be held in the city of Chicago, Ill., on the fourth Tuesday in August, 1899.

# APPENDIX

## ANNOUNCEMENT.

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By order of the Congress, it is hereby announced that the National Fraternal Congress is not responsible for any opinion expressed in any paper read before the Congress, nor are said opinions to be taken as the views of the Congress, unless the records of the Congress shall show that an affirmative vote was taken thereon. Members are to be allowed full freedom in expressing their opinions at all times, but they cannot in any manner bind the Congress.

## ANNUAL REPORTS.

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### REPORT OF THE PRESIDENT.

#### *Members of the National Fraternal Congress :*

LADIES AND GENTLEMEN—At the opening of this, the twelfth annual session of this body, we may well congratulate ourselves upon the favorable auspices under which we meet.

It is manifest on every hand that in no preceding year of our life have there gone out from us so much practical benevolence to stricken and dependent families as in the year now so near its close. Never has there gone greater and more abundant blessings to orphan child or widowed mother, and never did they go out more freely or more in consonance with a true fraternal spirit. We have failed in no direction to make good all demands made upon us in the name of Fraternity, even when circumstances created a demand that came as suddenly as it was urgent.

So far as has come to my knowledge, the past year has been one of prosperity to the Orders in general. None have come to grief and few have failed to make a substantial gain. It is unnecessary to make allusion to statistics of condition, as the report of the Secretary-Treasurer of the Congress and that of the Committee on Statistics will give us full and definite information as regards the finances of this body and the conditions of the several Orders in detail.

The various papers which have been prepared by members of this body, and will be read to you, will demand attention and discussion, and on every hand the indications are that this is to be emphatically a working session.

It must be, for it will be a session fraught with consequences of greatest interest to the millions in whose cause we have assembled and whose safety we would conserve. In no preceding session has our action been so carefully watched and so thoroughly scrutinized as it will be in this one. On the one hand our friends, in their dependence, turn to us for aid and direction; on the other hand our opposers hope to find us without convictions, or, that having them, we shall lack the courage that makes conviction effective. We should not disappoint the one, or give the other reason for selfish gratulation.

We have reason to expect most favorable results from this session, because this fact is firmly established, that so far in our experience each session has been a greater success than any that has gone before. It has been so, because each year we have brought to our deliberations a stronger desire for greater knowledge, a more resolute determination to ascertain the truth and to live up to it. It has been easier to accomplish results, because each year we have had greater toleration for the views of others, and last, but not least, we, year by year, are coming nearer to a common agreement that the best good of all must have first consideration rather than the welfare of the individual society.

Without further preface, I crave your patience while I bring to your attention, as briefly as I may, some of the more important matters that will come before you for action. Greatest of all in importance is a finding of the best and most practical remedial measure that shall counteract the evil tendencies coming from our failure to adequately provide for the certain and inexorable demands of the future. Argument is not demanded, as once it was, to establish the fact of the necessity of such requirement. All of the older Orders by experience, and many

of the newer ones by observation, I hope all, have become convinced of the necessity of affirmative action. In fact, it would seem as if all basis for adverse argument was destroyed by the action of several Orders in this body, whose membership is more than half of all the membership of the Orders here represented, and who in some one of many varying directions have sought safety, either by change in rate, providing for a reserve or reduction on account of certificate, etc.

For some years this Congress has been considering this matter, and at its session at Port Huron, put itself unmistakably on record by adopting the following resolutions :

“ *Resolved*, That the incoming President of this Congress be requested to appoint a special committee of three to prepare tables of rates upon the level premium, the natural premium or step-rate plan, and the step-rate plan with such modifications by applying to a proper extent the principles of a reserve or emergency fund.”

“ Said committee shall, so far as possible, secure and present to this Congress a comprehensive statement of the remedial changes which have been, or shall in the ensuing year be adopted by any Fraternal Order, the object herein sought being the securing of such knowledge as shall be of value to this Congress in arriving at definite, safe and sound conclusions ”

It further emphasized its convictions by re-enacting the resolution unanimously adopted at Louisville, as follows :

“ *WHEREAS*, At the last session of the Congress a resolution was unanimously adopted in which it was declared to be the imperative duty of the several Orders represented here to make, at the earliest practical date, proper provision for meeting the inevitable increase in the rate of mortality, by adjustment of rates so that contribution shall be equitably proportioned to the hazard at risk ;

“ *Resolved*, That this Congress hereby reaffirms its declaration of one year ago.”



It may fairly be concluded, from the past action of this Congress, that the main issue that will come before us to-day is not "Are remedial measures required?" but is in fact confined to the endeavor to ascertain what remedial measures can best be applied to existing conditions to produce the best results. Remembering the votes of this Congress at Toronto, Louisville and Port Huron, it would be an affront to your intelligence to advance an argument, or even to assume that argument is needed to establish the existence of present and prospective dangerous tendencies. As first in importance and as entitled to right of way, I would call your attention to the

#### REPORT OF COMMITTEE ON RATES.

Your Special Committee on Rates will present what in the judgment of its members is best adapted to meet our common requirements.

It is not my purpose to forestall any portion of the report, but I may properly urge upon this Congress its most careful consideration, and that we bring to this duty unbiased and unprejudiced minds, regardless of what we or others may have attempted or accomplished. The committee will tell you, or if they do not tell you, it is none the less the fact, that it has not entertained the thought that it was the intention of the Congress, if it should adopt any portion of the report, to thereby affect or disturb organizations already in existence, but rather that the findings of the Committee might be a guide, or better, a standard by which such organizations may try themselves. I have said this much in advance of the report, lest some members of this body, coming here for the first time, should approach its consideration with an idea that the report, if adopted, would be iron-clad, and was intended to apply to every existing Order without recourse or consent. This Congress may, if the report is found deserving, give the work of this Committee its high endorsement. This is as far as it can go. The application of the tables, or the duty of conforming to the standard, rests

entirely with the individual Order. If in the time to come an Order is convinced that its future well-being demands a change of rates, then the tables will be ready to its hands, but until it shall of its own accord agree to a change, or the law of a State shall intervene, it will continue on its present course. I now approach with some reluctance, lest I be misunderstood, a matter of much importance, and it is a subject that will not down, but must be taken into account, and it is this: A prospective danger of adverse legislation along this very line. It cannot have escaped intelligent observation that each year indications are stronger of a desire for a more decided and farther-reaching State supervision, not on the sole ground that the Orders are dishonestly managed, or that any promise of protection is not as fully kept to-day as at any point in our history, or that without such supervision there is greater danger of dissolution.

In practically twenty-seven years, the managers of the Fraternal Orders have secured a membership nearly if not quite three millions in the aggregate; have paid in benefits nearly four hundred million dollars, and carry protection to the amount of four thousand million dollars, and State supervision will come, if it comes at all, because of the great work we have accomplished, and not from the idea that men may prove dishonest.

In less than a generation, and always compelled to work against an active and unscrupulous opposition, this vast business has been built up; the business secured and managed, and four hundred million dollars paid to dependents, all at an expense for management so small as to be insignificant when compared with the expense of management of any other kind of insurance on human lives.

Is it any wonder, considering our volume of business, rivaling any other insurance business, and the terrible responsibilities resting on the few men who are managing these great trusts, that even "those who are of our house" and who trust us most,

see no evil in a just and proper supervision, and only our oldest and most persistent foe will ask that an improper supervision shall be forced upon us.

Because of the thousands of families whose sole dependence is in the Fraternal Orders, and because of the terrible responsibility resting on the few who manage them, I am not of those who object to, or fear a proper supervision, but I do mistrust the result, should the legislature of any State under an adverse influence, whose source needs no further allusion, formulate a table of rates with which all Orders doing business in that State shall comply. Under these circumstances would you expect any other than "Old Line rates?" It is true that in some of the States, whose officials have made careful investigation, and realize what we have done and are capable of doing, there would be no reason for fear. But generally it may be advanced, with every element of probability, that other than our friends and well-wishers would have potent voice in shaping in this adverse law-making, should it come, and its enactment in one State will be as vicious in effect as though enacted in a dozen.

Would this cause uneasiness anywhere, did we anticipate it and were ready with tables of rates, capable of standing any actuarial test, fully adapted to our requirements, and that should meet at all points every proper demand for legislation or State supervision? Should we not then be in a position to defend the cause of all our members, with right and reason on our side, and would not this be such ground of advantage as to give us, not the right to demand justice (for that we have), but if driven to its use, the Power to compel its concession, should adverse legislation be attempted?

#### ACTUARIAL ASSISTANCE.

Should this Congress take definite action and adopt as a proper and safe standard of minimum rates, any portion of the report of said committee, there will then be a demand for more

or less actuarial assistance. To meet this prospective demand I suggest for your consideration an amendment to our Constitution, providing for an additional Standing Committee upon whom shall devolve the duty of collating from year to year the facts bearing upon the mortuary conditions of the Orders. The chairman of this committee should receive a proper compensation for the performance of his duties, and any Order should be at liberty to call on the committee for any actuarial aid required.

As all the Orders would have one common source for aid and counsel, the expense would be so many times smaller than if each were required to consult such actuary as they might independently secure, it might not be considered unfair if each Order was required to pay all, or at least a portion, of the expense incurred for this purpose.

The Executive Committee would have no difficulty in finding in this body suitable material for such committee.

#### INSURANCE COMMISSIONERS' CONVENTION.

At the session of 1897 the following resolution was adopted :

*"Resolved,* That the President be requested at his discretion to appoint one representative to the next annual session of the Insurance Commissioners, for the purposes outlined in the resolution of Bro. Talbot, and to establish cordial relations with the officials representing the various insurance departments."

In view of great possibilities of good that might be developed by the attendance of a proper committee, I increased the number to three, and Brethren John Haskell Butler, John J. Acker and Mr. Secretary Sackett kindly consented to attend the convention, and we had the services of these gentlemen for several days for bare expenses of the journey.

The result of their efforts will be laid before you in a report of the chairman, Judge Butler. In this connection I would state

that a very interesting and valuable paper was submitted by Bro. Warnock, and would recommend that it be made a part of the report of the committee, or published with it, so that it will be a part of our records.

#### THE WAR REVENUE TAX.

In preparing the bill to raise a revenue tax for war purposes, the House of Representatives exempted Fraternal Orders from a certificate tax of ten cents on each one hundred dollars, face value. The Finance Committee struck out the exemption, and the bill passed the Senate and went to a committee of conference minus the exemption clause, and when the omission was discovered but two days remained in which to bring about an amendment and get the exemption back.

Judge Butler immediately went on to Washington. Mr. Secretary Sackett wired all the secretaries to wire their members of Congress to get back the stricken-out exemption, and the result was that almost as soon as he reached Washington, the chairman of our Committee on Statutory Legislation was enabled to come home with the assurance that the exemption clause was put back in the bill. Thus narrowly the Fraternal Orders escaped a tax that would have worked great hardship on every Order, if it had not in many cases proved ruinous. As Judge Butler modestly disclaims any credit for bringing about the good results, I am at a loss just where to centre the credit.

It would appear from the wording of a paragraph in Section 25 of the bill, as finally enacted, that with some degree of favorable expectancy the question might be raised, were not the Fraternal Orders entirely exempted from a stamp tax of any kind?

One or two Orders went so far as to secure rulings from collectors of internal revenue in whose jurisdiction they were, which were of course unfavorable, but as there seemed to be a very general desire to be patriotic to some extent, a departmental ruling was not asked for.

## SOME NON-FRATERNAL ORDERS.

This is a matter not within our control, but bearing such relation to us that I am fully convinced we shall be justified in taking it into consideration. It is an annoyance now, but unless checked will soon be something worse than an annoyance merely.

No reference is made to any real Fraternal Order, but the allusion is to the great number of Orders that are being organized under the guise of Fraternity that have no Fraternity about them, but are simply created for the benefit of their projectors and managers. They generally come to grief at an early age, but their projectors die not, but like the brook "go on forever," and scheme succeeds scheme, each in turn to come to grief, and the defrauded members blame "Fraternity" for their misfortune. We should welcome every real Fraternal Order, for they have equal rights with us, but may we not in self-defence protest against the fraudulent use of the Fraternal law, which was enacted to protect the people, and not to make it easier to perpetrate a fraud upon them by an Order masquerading in the guise of Fraternity, but organized solely in the interest of the organizers? I have no recommendation to offer, but leave it to the good judgment of this Congress to say if any action is required, and if so, what action may best be taken.

## REPORTS FOR COMMITTEE ON STATISTICS.

It is of the utmost importance that the Committee on Statistics should have as full a knowledge of the Orders as is attainable, and it is therefore suggested that all Orders belonging to this Congress be required to make report to the secretary of this body on a form substantially in accord with a portion of the blank on which report is made to the various State departments.

Schedule 2, as it there appears, should show separately the income belonging to the Mortuary and the General Funds, and disbursements should likewise be separated. Schedules 4, 5 and 6 might be dropped, and Schedules 8, 9, 10, 11, and Schedules A, B, C and D would have no value. As the information required would nearly all be copied from the Annual Report to State officials, it would entail but little additional work on the secretaries.

Should you establish a Committee on Rates, another schedule should be added giving the number of deaths during the year for each attained age. Other matters of great value along an educational line will occur to you should this subject be taken into consideration. So great is the desirability, or rather the absolute need, of securing the facts that such report would give, that the manner of making of our reports may perhaps wisely be made a constitutional requirement.

#### CONSTITUTION AND LAWS.

There does not appear a necessity for many changes in, or additions to, our Constitution, but I desire to call your attention to one or two matters that seem to require consideration.

As the entire third line of the seventh section is now obsolete, should it not be stricken out? Section five, as it now stands, is to all intents and purposes a dead letter, because it is impossible of performance; should it not be amended in such a manner that it may be practical, or else be eliminated by repeal?

In the fourth section is a classification of those to whom benefits may be paid, as follows: "and death benefits payable to the families, heirs, blood relations, affianced husband or affianced wife of, or persons dependent on, the member." Two of these classes should be more sharply defined. I am not aware of any undisputed decision as to who may properly be termed "dependents," or to what extent dependency must exist to constitute a

person a legal beneficiary. Must it be a total dependency or only in part? Must it be confined to a home and support, or in what other manner may it attach? It leaves it in the air as to whether or not the ending of a condition of dependency does not terminate the right to be a beneficiary. If the one terminates with the other and we remain in doubt, may we not sometime be called upon to make a second payment for a claim we have considered made in full? There is, on the question of dependency, a decision of the Supreme Court of Massachusetts, McCarthy and another vs. N. E. O. P., reported in Mass. Reports, vol. 153, page 318, that gives so wide a range to the term "dependent," that it is held by some lawyers that a "creditor" may be a beneficiary, as dependent in a legal sense.

As to the term "families," that is still more indefinite, as a member may have a family and not one of its members be a husband or wife, a blood relative or in any sense dependent on him.

While the word may be construed that only such members of the family as can legally be beneficiaries are meant, it fully demonstrates, if such construction be the true one, that the designation "families" is not required, is misleading in addition to being useless, and should be eliminated. These objections, if well grounded, apply with greater force to the terms in our Uniform Bill, because of its distinct effect upon the Orders whenever it shall be enacted and made a law of any State.

If I am not mistaken, the terms objected to first appeared in the Statutes of Massachusetts, and as State after State has enacted a law relating to Fraternal Orders, the Massachusetts law has been quite largely drawn upon, and so these two terms have gone upon the statute books of many States, and to this day are mysteries to the Fraternal Orders, and if they ever do get before the courts for adjustment, what construction will then be given them is the deeper mystery of the two. As we have no undisputed decisions defining their meaning or extent to govern us or to de-



fine the rights of our beneficiaries, it is submitted that the Fraternal Orders should fix and determine how far and in what direction they shall apply, and once put in our laws will have some influence in the right direction if a decision by a court shall in any future settlement be demanded.

It will in any event protect the Orders by establishing by law a definite limit, beyond which the right of a beneficiary cannot extend, and it will not close the door to any proper beneficiary, but may prevent improper appointments and consequent unfounded claims and demands, and therefore will relieve us of a contingent expense in defending the rights of the member.

#### A UNIFORM LAW.

For several years we have striven for the enactment of a uniform law in the several States, and our legal friends have prepared a code which seems to satisfactorily meet our requirements. In several instances it has gone upon the statute books in the form we desire. In others it has been applied in part and wholly rejected in others.

It has occurred to me a requisite that if the Fraternal Orders were to come under a general uniform law, that there should be a greater uniformity in practice than at present prevails. We all have the one general purpose in view, our main and governing object being the payment of benefits contingent on the death of a member. For this purpose only was our plan devised, but as we grew older, or rather as newer societies came in, there were devised from time to time many features providing for benefits for the member himself, until in some Orders about all the good things that are found on earth are embraced in one certificate, and payment for all these different benefits is generally paid from a common contribution, or in plainer language, separate assessments are not made or separate funds created for independent and distinct classes of benefits.

This is not objected to because the one assessment does not

produce sufficient money to pay all claims, but for the fact that from mortuary tables can only be calculated the mortuary cost, and these tables provide for mortuary claims alone, and any benefit in the form of an endowment, annuity, funeral benefit, old age disability or sickness, should, if we adopt any mortuary tables, be provided for in some other manner than attaching them to a fund that is intended for an entirely different and independent purpose, and calculated to produce only such amount as is demanded for mortuary benefits.

It is not denied that all the benefits promised are most excellent in every way. They allow the member to protect his dependents, and having first accomplished this, then he may acquire a personal protection against a need that, should it come, may find him unable to help himself because of poverty, infirmity or old age. My only contention is that it is not well to class benefits of so widely different intent under one head and pay them from a common fund, but that each class should have a separate income to be collected and disbursed independent of any other fund.

#### THE UNEXPECTED DEMAND.

I have heretofore alluded to an unexpected demand upon our Fraternal Protection, and it was met so promptly and in so admirable a spirit that it is eminently fitting that it should somewhere be made a matter of record, and it certainly deserves more than a mere mention in this paper. As soon as it was ascertained that war was to come, those of the Fraternal Orders whose annual sessions came early in the year immediately took action, and on the eleventh of April a letter was received from President McKinley warmly commending the patriotic spirit that was being displayed by the Fraternal Orders that had up to that time taken action.

May 1st the Executive Committee of the Congress, in order to bring out the unanimous expression of sentiment, issued the following circular :

*" To the Orders constituting the National Fraternal Congress,  
Greeting :*

The Executive Committee of the Congress deemed the present an opportune time to call the attention of our members to the fact that as a Fraternal Brotherhood we are called upon to meet a demand not heretofore contemplated.

War is upon us, and it will be the imperative duty of many of our young men to give their services to our common country, and, daring all for us, perhaps lay down their lives at duty's call. To the soldier come disease, danger, death—to his loved ones come all the rest, and much the greater part of the sacrifice. Will it not be OUR imperative and welcome duty to guarantee to every man who perils all for us the assurance that come to him what may, his beneficiaries shall not suffer, and that we, bound by a solemn obligation, shall extend to those he shall leave without protector or defence the hand of Fraternal Love and Protection, and renew the obligation that the widow, orphan or aged parent shall be our care, and it shall be a sacred duty resting upon us to do all in our power to extend aid, comfort and protection, of which, by his death, they have been deprived ?

We suggest that the occasion be met with a willing promptness so that all men may know that our Fraternity goes far beyond the ordinary demands upon the kindness common to all men. We have been teaching the world for more than thirty years what Fraternity CAN do under ordinary circumstances ; now let us demonstrate what IT WILL do under changed conditions and greater demands."

To this circular the response of the Orders, that had up to that time taken no action, was so prompt, so resolute, and so hearty, that he who had held that love of country among the American people had died out holds to that idea no longer. North and South it was the same. The "old rebel" from Texas, who proudly announced he was glad he could say that he had two

boys fighting under the Stars and Stripes, was not alone in his rejoicing.

This was its patriotic form. It was as wondrously developed along the Fraternal line. We had no reason to expect less from any class of citizens in our beloved country. It was our duty to be fraternal and patriotic, and can any say we have not responded to each demand? And now I call your attention to an unexpected, but a glorious thing.

The Independent Orders of Foresters, whose home is on foreign soil, whose flag is not our flag, and whose allegiance is due to the noblest woman who ever occupied a throne, made common cause with us, and pledged everything to its members who should die on foreign soil, fighting for and under an alien flag. Commodore Tatnal was right when he said, "Blood is thicker than water." If we may rightly pride ourselves for doing only our duty to our country and those of our Fraternity, to what extent of commendation may we not properly go in recognition of the hearty English action of our friends over the border?

#### THE MEDICAL SECTION.

As the Medical Section of this Congress will make an extended report at this session I refrain from any mention of it other than to say that we cannot too fully recognize the value we derive from the intense zeal and intelligent labors of this section. Each year its actions are of more importance, and as so little time can be allotted to it under the custom of having sessions of but three or at most four days, it might render the section still more valuable if it could be so arranged that it should meet one day in advance of the Congress, because, as it now is, we are deprived of their presence and service in the Congress for at least half the session, and they likewise are deprived of their right to be present and take part in all our deliberations.

## THE FRATERNAL PRESS.

The Press Association will likewise speak for itself, but it is proper for me to say certain things of the Fraternal Press in general, because its modesty will not permit "itself to say these things of itself."

Our Fraternal papers are, year by year, becoming of much greater value, as almost without exception they are broadening out and becoming more an exponent of Fraternity, rather than the organ only of any particular order or branch thereof.

They are becoming most valuable disseminators of vital truths, that affect our very life, and they deserve and should receive the support they so richly merit.

During the year the practice of publishing a specially prepared paper in all the papers of the Press Association has done more to make our system familiarly known to members of the various Orders throughout the country than could have been accomplished in any other manner, and I trust the Press Association will, in the coming year, produce an amount of good as great as was the result of their action one year ago.

## IN MEMORIAM.

Since last we met some of our co-laborers have gone to an Eternal Rest. We shall miss their forms and faces, and in our deliberations their voices will be still. But their good work ended not with them, and upon us devolves the duty to carry onward the burden they have heretofore so cheerfully and so worthily borne; but to other pen than mine will fall the duty of fitly recognizing and making record of the worth and manliness that so abundantly characterized the dead.

## IN CONCLUSION.

In bringing this paper to a conclusion I desire to express my most profound thanks to those friends who, at Port Huron, so

generously volunteered to relieve me of much of the labor that should be attendant on the office to which I was there elected. Their promises they have kept to the letter. The chairmen of the several committees have responded to every call upon them. Your and my good friend, Mr. Secretary Sackett, has taken upon himself about all the burdens that I should have borne, and as I cannot share my salary with him, shall recommend as the least thing I can do that his salary at worst shall suffer no reduction.

And now trusting that in all the deliberations of the Congress the utmost harmony shall prevail, that with Fraternity for our guiding star each may do his best, and that the labors we may here accomplish shall be of great and lasting benefit to all kindred Fraternal Orders, this paper is

Respectfully submitted.

JAMES E. SHEPARD,  
*President.*

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## REPORT OF THE SECRETARY-TREASURER.

BALTIMORE, Md., Nov. 15, 1898.

*To the Officers and Members of the National Fraternal Congress:*

BRETHREN: In compliance with the requirements of the Constitution of the Congress, I submit the following report as Secretary and Treasurer for the term ending November 15, 1898.

### PROCEEDINGS.

As soon as possible after the adjournment of the last meeting the Journal of Proceedings were printed and distributed. Five thousand five hundred copies were printed, at a cost of \$789.55, and the amount received for copies sold amounted to \$429.75, leaving the net expense for the same, \$359.80.

The proceedings each year are becoming more valuable for distribution, and it is suggested that an increased price should be charged, sufficient, if possible, to cover the expense of printing and distribution.

#### STATISTICAL REPORTS, ETC.

The reports received from the various societies for the year 1897, have been more full and complete than any heretofore received. Nearly every society has also complied with the request to make supplemental report to October 1, 1898.

These reports have been duly forwarded to the Chairman of the Committee on Statistics for compilation.

Copies of the Uniform Bill, as amended at the last session of the Congress, were printed and have been freely distributed wherever necessity seemed to demand.

So far as I have been advised, no State societies collateral to the Congress for purposes of legislation have been formed during the year.

The secretaries of most of the societies complied with the request of the Congress, and filed with the Secretary copies of their laws with amendments to the present time. These have been turned over to the Committee on Credentials and Membership for examination.

#### NEW SOCIETIES ADMITTED.

During the year quite a large number of societies have applied for membership in the Congress, a number of which have been rejected by the Committee on Membership.

The following applications have been approved by the Committee on Membership:

American Benefit Society . . . . .	Boston, Mass.
Royal Highlanders . . . . .	Aurora, Neb.
Degree of Honor, A. O. U. W. . . . .	Jackson, Mich.
American Guild . . . . .	Richmond, Va.

One society, the Artisan's Order of Mutual Protection, Philadelphia, Pa., heretofore affiliated with the Congress, has withdrawn from membership.

Fifty societies now constitute the full roll of membership in the Congress.

#### GENERAL REMARKS.

During the last year complaints have been more numerous than heretofore of undue rivalry in the way of competition between different societies belonging to the Congress. We are confident that so far as the Executive Officers of our various societies are concerned, nothing receives their approval or support except it comes strictly within the line of what might be termed fair competition. The difficulty arises mainly from the statements made by subordinates in field work. It is difficult to control this, and perhaps all the Congress can do is to place on record its disapproval of a rivalry of competition that shall go beyond a fair statement of truth made by any society connected with the Congress toward a sister society. It is proper in this connection to say that in every instance when the attention of an executive of a society has been called to complaints made, hearty co-operation has been had to correct the wrong. In some cases, agents making false representations have been removed from service, and in others a reprimand was made.

What action, if any, the Congress should take as to this matter is for your determination.

The last year, possibly more than any other in its history, has demonstrated the forceful character and utility of the National Fraternal Congress. Never since its organization has there been such a general desire upon the part of societies alike in character to those now in the Congress to become affiliated with it. At no time has the Committee on Membership been required to be as watchful so that those not strictly in accord with our laws be refused admission. It has become



a recognized fact that in order to command the confidence of the public, a Fraternal Benefit Society must have the indorsement of this Congress.

The different State Legislatures not only recognize the power of the Congress, but also rely upon its judgment in discriminating between what is worthy and that which is unworthy of public confidence and patronage.

When prejudice is not too strongly fortified to be assailed by reason, I think we can safely say that this Congress possesses the respect and indorsement of the various Insurance Commissioners. Greater, however, than all of this, the influence of the Congress is being felt among ourselves in the reforms which are being agitated, and in many instances adopted, by the various societies connected therewith.

The declaration made by the Congress two years ago, and again unanimously indorsed last year, that "It was the imperative duty of the several Orders represented here to make, at the earliest practical date, proper provisions for meeting the inevitable increase in rate of mortality, by adjustment of rates, so that contribution shall be equitably proportioned to the hazard at risk" has brought forth golden fruit in improved conditions in nearly every Order in the land.

I am persuaded that it is the rightful policy of this Congress to take still more advanced grounds by giving definite expression to what it may consider adequate rates, under fairly favorable conditions necessary to secure permanence and stability.

Further than this, it should be a matter of serious consideration, if the time has not arrived at which, should the Congress agree upon a Minimum Rate Table, steps be taken to have the same engrafted upon the statutes of the different States—at least to govern the admission of all new societies to business.

The multiplicity of new, irresponsible and irrational schemes that each year brings forth in increasing numbers is a menace

to the future of legitimate Fraternal Benefit Societies, in that it destroys public confidence in everything that offers protection in its name.

Certainly, the time has arrived when this Congress should lend its aid to the public in duly discriminating between that which is secure and reliable and that which is false and should be condemned.

### FINANCIAL STATEMENT.

The following is a correct statement of receipts and disbursements of funds of the Congress, from its last meeting up to November 1, 1898:

#### RECEIPTS AND DISBURSEMENTS FROM OCT. 1, 1897, TO NOV. 1, 1898.

1897.

#### RECEIPTS.

Balance in hands Secretary-Treasurer Oct. 1, 1897.....		\$ 1,584.82
Oct.	2, United Order Golden Cross, Membership Fee, 1897.....	65.00
	2, Knights of the Golden Rule, Membership Fee, 1897.....	85.00
	5, Order Chosen Friends, Membership Fee, 1897.....	55.00
	6, Royal League, Proceedings Account.....	2.00
	6, Royal League, Membership Fee, 1897.....	40.00
	6, Ancient Order of the Pyramids, Membership Fee, 1897..	85.00
	6, Independent Order of Foresters, Membership Fee, 1897..	150.00
	14 Order Select Friends, Membership Fee, 1897.....	40.00
	25, Royal Society Good Fellows, Proceedings Account.....	25.00
	25, Knights of the Royal Guard, Proceedings Account.....	2.50
Nov.	15, Shield of Honor, Proceedings Account.....	10.00
	15, Cash, Proceedings Account.....	2.25
	22, Protected Home Circle, Proceedings Account.....	5.00
Dec.	27, Knights of Maccabees (G. T. of Ohio), Proceedings Acc't.	1.50
	27, Order Mutual Protection, Proceedings Account.....	1.00
	27, Order Golden Chain, Proceedings Account.....	5.00
	27, Knights of the Golden Rule, Proceedings Account.....	2.50
	30, Catholic Benevolent Legion, Proceedings Account.....	5.00
	30, Royal Templars of Temperance, Proceedings Account...	1.00
	30, Ancient Order of the Pyramids, Proceedings Account..	5.00
	30, Knights and Ladies of the Golden Star, Proceedings Acc't.	2.50
	30, National Union, Proceedings Account.....	10.00

1898.

Jan.	1, Knights of the Maccabees (S. T.), Proceedings Account..\$	80.00
	1, New England Order of Protection, Proceedings Account.	5.00
	1, Fraternal Legion, Proceedings Account.....	4 00
	4, Royal Arcanum, Proceedings Account.....	20.00
	8, Knights and Ladies of Honor, Proceedings Account.....	10.00
	8, American Legion of Honor, Proceedings Account.....	2.50
	8, Home Circle, Proceedings Account.....	15.00
	10, Iowa Legion of Honor, Proceedings Account.....	5.00
	10, Loyal Additional Benefit Association, Proceedings Acc't.	2.50
	11, Fraternal Mystic Circle, Proceedings Account.....	10.00
	12, Empire Knights of Relief, Proceedings Account.....	2.50
	12, Royal League, Proceedings Account... ..	2.50
	12, Knights of the Maccabees (G. T. Mich.), Proceedings Acc't	5.00
	14, Knights of Honor, Proceedings Account.....	25 00
	14, Fraternal Union of America, Proceedings Account.....	3.00
	16, Improved Order Heptasophs, Proceedings Account.....	10.00
	16, National Reserve Association. Proceedings Account.....	2.50
	16, Knights and Ladies of the Fireside, Proceedings Account.	5.00
	16, Tribe of Ben-Hur, Proceedings Account... ..	5.00
	16, United Order Pilgrim Fathers, Proceedings Account.. ..	40.00
	20, Legion of the Red Cross, Proceedings Account.....	5.00
	20, Woodmen of the World, Proceedings Account.....	5.00
	22, Modern Woodmen of America, Proceedings Account... ..	20 00
	28, Independent Order Foresters, Proceedings Account.....	5.00
Mch.	7, United Order Golden Cross, Proceedings Account.....	7.50
	7, Order of Select Friends, Proceedings Account .....	5.00
	7, Fraternal Aid Association, Proceedings Account.....	2.50
June	13, Ancient Order United Workmen, Proceedings Account... ..	40.00
	14, National Union, Membership Fee, 1898.....	80.00
July	7, Protected Home Circle, Membership Fee, 1898. ....	55 00
	7, Royal Templars of Temperance, Membership Fee, 1898..	45.00
	7, Modern Woodmen of America, Membership Fee, 1898... ..	150.00
	7, Royal Society of Good Fellows, Membership Fee, 1898..	45.00
	7, Tribe of Ben-Hur, Membership Fee, 1898.....	45.00
	7, Fraternal Mystic Circle, Membership Fee, 1898.....	45.00
	13, Iowa Legion of Honor, Membership Fee, 1898.....	40.00
	16, Order Mutual Protection, Membership Fee, 1898.....	35.00
Aug.	25, Ladies' Catholic Benevolent Legion, Membership Fee, 1898	65.00
	25, Supreme Court of Honor, Membership Fee, 1898... ..	55.00
Sept.	12, Knights of the Loyal Guard, Membership Fee, 1898.....	35.00

Sept.	12, Shield of Honor, Membership Fee, 1898 .....	\$ 40.00
	12, Legion of the Red Cross, Membership Fee, 1898.....	35.00
	19, Fraternal Union of America, Membership Fee, 1893..	35 00
	19, Knights of Maccabees, Membership Fee, 1898.....	150.00
	19, Royal League, Membership Fee.....	30.00
	19, Independent Order of Heptasophs, Membership Fee, 1898.	65.00
	19, Fraternal Aid Association, Membership Fee, 1898.....	45.00
	19, National Aid Association, Proceedings Account.....	5.00
	19, Knights and Ladies of the Golden Star, Mem. Fee, 1898.	40.00
	19, Royal Arcanum, Membership Fee, 1898 .....	150.00
	20, Home Circle, Membership Fee, 1898.....	40.00
	20, United Order Pilgrim Fathers, Membership Fee, 1898 ..	55.00
	26, Knights of Honor, Membership Fee, 1898.....	120.00
	26, Chosen Friends, Membership Fee, 1898.....	55.00
	27, Royal League, Balance Membership Fee, 1898.....	20.00
	28, New England Order of Protection, Membership Fee, 1898.	55.00
	29, Woodmen of the World, Membership Fee, 1898.....	68.50
	29, Knights of the Golden Rule, Membership Fee, 1898.....	35.00
Oct.	3, Fraternal Union, Membership Fee, 1898.....	30.00
	4, Ancient Order United Workmen, Membership Fee, 1898.	150.00
	5, National Aid Association, Membership Fee, 1898.....	40.00
	7, Order United Friends, Membership Fee, 1898.....	40.00
	8, Loyal Additional Benefit Association, Mem. Fee, 1898..	40.00
	11, Royal Neighbors of America, Membership Fee, 1898....	45 00
	11, Woodmen of the World, Balance Membership Fee, 1898.	31.50
	11, Cash, Proceedings Account.....	2.00
	11, Empire Knights of Relief, Membership Fee, 1898.....	35.00
	12, American Benefit Association, Membership Fee, 1898....	35.00
	13, Knights and Ladies of Security, Membership Fee, 1898..	50 00
	15, United Order Golden Cross, Membership Fee, 1898.....	65.00
	17, Catholic Benevolent Legion, Membership Fee, 1898.....	80.00
	17, National Reserve Association, Membership Fee, 1898 ...	35.00
	17, Order of the Golden Chain, Membership Fee, 1898.....	35.00
	22, Knights and Ladies of Security, Proceedings Account...	10.00
	22, Ancient Order of the Pyramids, Membership Fee, 1898..	35.00
	22, Royal Highlanders, Membership Fee, 1898.....	35.00
	22, American Legion of Honor, Membership Fee, 1898.....	50.00
	22, Degree of Honor, A. O. U. W., Membership Fee, 1898..	45.00
	24, Select Friends, Membership Fee, 1898.....	35.00
	26, American Guild, Membership Fee, 1898 .....	35.00

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Total.....\$ 5,126.07

1897.

## DISBURSEMENTS.

	Bills paid as per audit of Finance Com., Session 1897....\$	623.17
Nov. 13,	Tribune Publishing Co., Envelopes, Letterheads, Etc....	6.50
15,	Fraternal Societies Ind. Union, Assessment on Bond....	5.00
Dec. 3,	M. W. Sackett, Sec'y-Treas., Salary for Quarter.....	150.00
10,	E. A. Hempstead, P. M., Postage Stamps.....	10.00
1898.		
Jan. 5,	Baker, Jones & Co., On Acc't of Printing Proceedings...	500.00
9,	Pay Roll, Committee on Rates, Meeting in Chicago.....	171.70
31,	Baker, Jones & Co, Balance Acc't Printing Proceedings.	289.55
Feb. 3,	Books purchased for use Committee on Rates.....	15.00
Mch. 7,	M. W. Sackett, Sec'y-Treas., Salary for Quarter.....	150.00
April 14,	Fraternal Societies Ind. Union, Assessment on Bond....	2.00
May 4,	M. W. Sackett, Sec'y-Treas., Postage.....	3.00
June 13,	M. W. Sackett, Sec'y-Treas., Salary for Quarter.....	150.00
15,	John Haskell Butler, Expense to Washington, D. C.....	29.12
July 5,	Fraternal Societies Ind. Union, Assessment on Bond ...	2.00
8,	Telegraph bills for June and July.....	27.90
Aug. 5,	Tribune Publishing Co., Printing Bill.....	2.50
17,	Pay Roll Committee on Rates, Meeting in Detroit.....	272.43
Sept. 12,	Spectator Co., Books for Committee on Rates.....	18.00
12,	Baker, Jones & Co., 1,000 Copies Uniform Bill... ..	14.00
12,	McCoy & Calvin, Printing Bill.....	16.75
12,	M. W. Sackett, Sec'y-Treas., Postage, Etc.....	10.00
16,	Expenses of Representatives to Ins. Commission Meeting.	249.10
20,	M. W. Sackett, Sec'y-Treas., Postage.....	8.00
26,	M. W. Sackett, Sec'y-Treas., Expenses to Baltimore....	53.75
30,	M. W. Sackett, Sec'y-Treas., Postage.....	5.00
Oct. 4,	M. W. Sackett, Sec'y-Treas., Salary for Quarter.....	150.00
5,	Expense of Agent to vise Certificates.....	16.00
12,	McCoy & Calvin, Printing Bill.....	7.50
12,	Fraternal Societies Ind. Union, Assessment on Bond....	2.00
22,	Additional to Agent to vise Certificates.....	1.00
24,	Boston Regalia Co., Gavel for President.....	50.00
26,	McCoy & Calvin, Printing Bill.....	4.25
26,	Tribune Publishing Co., Envelopes and Letterheads....	2.50
26,	M. W. Sackett, Sec'y-Treas., Telegraph and Postage....	3.92
		<hr/>
	\$ 8,021.64	
	Balance in hands of Sec'y-Treas., Nov. 1, 1898....	2,104.43
		<hr/>
	Total.....	\$ 5,126.07

## SUMMARY.

*Receipts.*

Balance in hands of Sec'y-Treas. Oct. 1, 1897.....	\$ 1,584.82
Receipts from sale of Proceedings.....	429.75
Receipts from Membership Fees.....	8,112.00
	—————\$ 5,126.07

*Disbursements.*

Sundry Bills and Appropriations, Sessions 1897. ....	\$ 623 17
Printing Proceedings, 1897 (5,500 copies).....	789.55
Salary, Secretary-Treasurer, one year.....	600.00
Sundry bills of Expenses since last session.....	1,008.92
Balance in hands Sec'y-Treas. Nov. 1, 1898....	2,104 43
	—————\$ 5,126.07

Respectfully submitted,

M. W. SACKETT,

*Secretary-Treasurer.*REPORT OF THE COMMITTEE ON STATISTICS AND  
GOOD OF THE ORDERS.

BALTIMORE, MD., NOV. 15, 1898.

*To the National Fraternal Congress :*

In presenting this report your committee desires to congratulate the Congress upon the fact that the information contained in the tables embraced herein shows that the Fraternal Beneficiary System has not only a strong hold upon popular favor, but that it is growing stronger year by year.

With very few exceptions, the Orders represented show a substantial progress. A few Orders show a decrease in membership, but an examination into the history of such Orders, during the past two years, discloses the fact that in nearly every case the

recent, and in some cases radical, changes in the laws of the Order are largely responsible for such conditions.

There never were so many Orders reporting to the Congress before, and as a whole their reports never appeared to better advantage.

Twelve Orders report their work for 1897 that did not report for 1896, and four that reported for 1896 do not report for 1897. The four going out of the Congress had a membership of 22,151, while the twelve new reports show a membership of 128,572 at the close of 1897.

#### MEMBERSHIP.

The membership represented, as shown in the reports to the Congress last year, was 1,780,440, of which 48,210 were only social members. The reports submitted this year show that the Orders reporting for the year 1897 had, at the close of the year, 2,045,092 members, of which 91,387 were social members only. The benefit members admitted in 1897 were 374,369 as compared with 338,678 in 1896, an increase of 35,691, and the net increase in benefit members of the Orders in this Congress for that year was 170,266, an increase over 1896 of 25,895. The social membership increased from 48,210 to 91,389, an increase of 43,179, making the total net increase in membership for the year 211,445, as compared with 153,026 for the year 1896. This is a larger net increase than was ever before shown by the Orders in the Congress for a single year, and only confirms the opinion first expressed that the Fraternal Beneficiary Orders are growing stronger in popular favor year by year.

In 1861 there were only 56,000 policies of Life Insurance of every kind in force in the United States. There were no Benefit Certificates. Now, the certificates of the Orders in this Congress alone are more than thirty-six times as great; while it is said that the Life Insurance Policies and Benefit Certificates in force, at the close of 1897, numbered more than 14,000,000.

## PROTECTION.

During the year 1897 the Orders reporting this year issued benefit certificates, representing protection to the amount of \$553,949,715.. At the beginning of that year their certificates in force represented protection to the amount of \$3,229,724,300: The certificates terminated during the year amounted to \$349,880,992, leaving the value of the certificates in force at the end of the year \$3,433,793,023. The certificates issued in 1896 represented \$3,373,935 more protection than those issued in 1897, notwithstanding the fact that there were more benefit members admitted during the latter year. This accounts, in part, for the reduction in the average value of the certificates in force in 1897, which was but \$1,702, as compared with \$1,880 in 1896, and \$1,903 in 1895. The average amount represented by the certificates of those who lapsed during 1897 was \$1,696; of those who died it was \$1,957, showing that the certificates of those who died exceeded the average in force by \$255, while in the case of those who lapsed it was \$6 less.

## COST OF PROTECTION.

During the year there was distributed from the Benefit Funds of the Orders represented, to disabled members and the beneficiaries of deceased members, \$34,097,418. The average contribution per member to the Benefit Fund was \$18 25, practically the same as the year before, and about \$10.20 per \$1,000 of protection represented, thus making no material change in the annual average cost of protection from what it has been during the past six years.

## MORTALITY.

It appears from the tables embraced in these reports that out of an average membership during the year 1897, of 1,868,570 benefit members, only 17,421 died, making the average death rate 9.32 per 1,000 as compared with 9.79 for the previous year, being a



lower average death rate than has been shown for a number of years. The mortality of the Orders included in this report, which were not included last year, was slightly above this average. The Orders included this year that reported last year show a mortality of only 9.22, as compared with the average for that year of 9.79. This is a very favorable showing on the face of the returns, but it is only fair to say that the data at our command is not such as to enable us to determine how this death rate compares with what the mortality tables would indicate as the expected or normal death rate.

#### LAPSES.

During 1897 there were 186,682 certificates lapsed, representing protection to the amount of \$315,783,574. The average lapse rate for the year was 100 to each 1,000 of the average benefit membership for the year. While this is a more favorable condition than was exhibited last year, it is still too high for the good of the Orders. It will be observed that we lose more than ten members by lapses to every one we lose by death.

Your committee wishes to reiterate its conclusion of last year on this subject, and recommend to the Orders here represented the importance of reducing lapses, because it is not only expensive to secure new members to take their places, but especially because all experience shows that lapsation is adverse and against the Order.

#### EXPENSE OF MANAGEMENT.

It cost \$1.32 per capita to defray the expenses of the Orders in 1897, as compared with \$1.35 in 1896, and \$1.46 in 1895. For every dollar paid to disabled members and beneficiaries of deceased ones, it costs only 7½ cents, and for each \$1,000 of protection in force, on an average during the year the cost of doing the business was 74 cents. The total expense of doing this vast business, securing 374,369 new members, taking care of a busi-

ness involving protection to the amount of \$3,433,793,023, and paying out benefits to the amount of \$34,097,418, was only \$2,472,058.84. When it is considered that this enormous business has been done under forty-eight separate and distinct managements, each with its supreme or grand and subordinate bodies, the expense is marvelously low. This very low expense rate is only possible because of the lodge system, through which the business of the Order is carried on. It is therefore important to make the lodges or subordinate bodies as efficient as possible, and to impress upon the minds of the members the value of the system in the way of minimizing the general expenses of the Order. In other words, if we would reduce the expense of carrying on this business to the minimum, we must teach our members to regard their connection with the Orders from a two-fold standpoint. We must make the subordinate body more than an insurance organization. It must be fraternal and social as well as protective. We must discard the use of terms not found in our laws and charters, both from our literature and our conversation, when referring to our work and its benefits. There is too great a tendency on the part of some of the Orders in this Congress to treat the benefits provided by us as nothing more than insurance, thus encouraging their members and the members of other Orders to pay no attention to the fraternal and social demands of the Order. When our subordinate bodies neglect to care for the sick, to relieve the distressed and to bury the dead—duties incumbent upon every member of every Order represented here—they are sowing the seeds for a condition that ere long will induce the world to regard our work as devoid of everything fraternal and social, when we will no longer be entitled to be known as *Fraternal Beneficiary Societies*. Our members are not to blame for this. It is the fault of our leaders and managers. We are designed to be *Fraternal* and *Beneficial*, and it is only as such that we deserve the consideration shown us by our courts, our law makers and the public generally. We must not wander away from first principles, unless we desire and

expect to lose that which is best and that which distinguishes our work from that of the Insurance Companies.

#### BUSINESS OF 1898.

We append a table showing the progress of thirty-two of the forty-eight Orders which reported for 1897, during the first nine months of this year. We regret that all the Orders did not make reports covering this period so the table would be complete. As it is, it is only instructive as studied with respect to individual Orders. It shows continued progress and favorable conditions so far as mortality and increase of membership are concerned.

#### STATE SUPERVISION.

Many of the Orders represented in the Congress are national in their work, while a few are international. To all such the question of State Supervision is of great importance. Under the operation of the Uniform Bill, in the States where it has been adopted, and also under the laws in force in other States, we are required to make reports annually to the Insurance Departments. This is freely and promptly done, because the Orders realize that they are under certain obligations to the public as well as to their members, and that it is beneficial to all concerned to make such reports. In addition to these reports, which must always be made by the officers directly connected with the management of the Order and under oath, it is also desirable to have an audit of the business, as reported in these annual reports, by some State authority. Such an examination by a competent man will be productive of good results, will help to create, as well as maintain, confidence among our members and the public. This practice is now followed by some of the States, but there is no uniformity as to the manner and scope of such examinations. The laws are generally silent on

the subject, leaving the whole matter to the judgment and discretion of the Insurance Commissioner, thus making it possible for this official to keep a small army of men at work making such examinations, and this too at the expense of the Orders examined. It also makes it possible for blackmail of the rankest kind. No organization desires trouble with the Insurance Departments. We all know too well the damage that would come to any Order from an unfavorable report from an Insurance Department which had been making an examination of its business, even though such report was in no measure justified by its real condition. These examiners, knowing this, can, when so disposed, take advantage of it, both as to the time they occupy in making their examination and the amount they charge for it. We believe that most of the Insurance Departments are honestly and fairly conducted, but instances have come under our observation from which the only reasonable inferences to be drawn were: First, that the men commissioned to make these examinations were incompetent, and their work worse than a farce, because to the public it had the appearance of having been carefully and intelligently done; and second, that their main purpose was to extort from their victims unreasonable fees.

These examinations should be made of the work of every Order once a year. They should be made by only one department each year. Only thoroughly honest and competent accountants should be employed, men who know what they are doing, and who will do enough to satisfy anyone that the work of the Order is being done in accordance with its laws, honestly and faithfully and that the funds are in the condition reported.

The Insurance Departments, other than the one making such examinations, should extend to the report thereof, when made, full faith and credit. The expense of this work should be paid by the State, from fees or taxes paid by the Orders, and not, as now, directly by the Orders. The work is done by the State in the interest of the public, and should be paid for from the

State treasury. The Orders should pay enough in the way of annual fees to make the State whole on this account and no more. They are not like private corporations, organized for profit and gain, and should not therefore be burdened by fees or taxes.

It is thought by some of the most prominent members of this Congress that proper and necessary supervision can never be had except through a separate department, under the management of an official whose duty it shall be to supervise our work and nothing more. Such a change would surely be desirable and in some of the States would be practicable now, while in others it might not be. For the present, we must deal with existing departments. Your Committee therefore recommend that a committee be appointed from the Congress which will meet with the Insurance Commissioners at their next annual meeting and present this subject, and, if thought advisable, to have legislation in the different States to effect this object; that such committee recommend to the Congress at its next meeting such amendments to the Uniform Bill as may be necessary.

This Congress in adopting and securing the enactment into law of the Uniform Bill has practically invited and even urged State Supervision. We do not complain because we have it, but we want to see it more efficient and of such a character as to serve the purpose of its creation. The Insurance Departments are not, as a rule, unfriendly to our work. They do not all seem to comprehend just what these Orders are. Some of the officials connected with these departments may want and hope to get some favors from the life insurance companies, and thinking to please them, may, at times, as they have in the past, say and do things which are calculated to destroy confidence in our system, but how well they have succeeded in this direction let the roll of membership of the Orders, embracing as it does the names of more than two million of our best citizens, attest. It has been truly said that these Orders

have come to stay, in some form or other, and your committee believes it is now possible as well as desirable to secure the co-operation of State officials in bringing to a higher state of perfection the system as a whole, and in this way still further strengthen the good opinion so generally entertained by those who are not members, as well as by those who are.

As our work increases in magnitude it becomes a magnet, as it were, to draw others to us, and when it is remembered that the protection represented by our certificates now amounts to over three and a half billions of dollars, and that the protection thus afforded to the family of our average member is the most valuable possession he has, we should endeavor, in every proper way, to make more secure the foundation and superstructure of this great temple of the people's protection for home and loved ones—the Fraternal Beneficiary System. Legislation does not create conditions, but is the result of the need for regulation of existing conditions. The Orders represented in the Congress are strong enough to secure any legislation that may be necessary and proper to more fully effect the purpose of their existence, when they will unitedly undertake and determine to do so.

#### CHANGING OUR SYSTEM.

As a result, very largely of the suggestions and recommendations of this Congress, many of the Orders represented here have changed their plans; others are preparing to do so. These changes, where made, have, in most cases, resulted in loss of membership, even in cases where the changes were along the right lines. This was to be expected. There were two reasons for this condition. In the first place the Orders making these changes had, in nearly every case, reached a point where the expense of membership was up to or above the average, as shown by this report, and the new order of things prescribed even greater expense or a different way of distributing it; and in the second place, the opportunities offered by some of the old

and the many new Orders to secure protection at a much lower rate induced many to transfer their membership to some other Order. The unfortunate situation in this relation is that the younger and better members, physically, are the ones who have lapsed, leaving the older and impaired risks only to swell the death rate and consequent expense or cost of membership. These changes have not, therefore, had a fair trial under ordinary conditions.

Enough has been learned, however, to indicate to other Orders that such changes as are necessary to perfect our plans should be made while the conditions, so far as increase of membership and death rate are concerned, are favorable. Delays are dangerous. There is also danger in change, especially when the rate of assessment has to be increased, hence it is important that such change, when made, shall be along right lines and calculated to permanently effect the object thereof.

This committee called attention in its last report to the fact that the Orders showing a death rate above the average also showed a net loss in membership. The same condition is noticeable this year. The seventeen Orders having a death rate above 9.32, the average for 1897, show also a net loss in membership of 15,511. Only one Order having a death rate of over 12 per 1,000 shows any net increase in membership, and its net increase was only 34, while the total number of members admitted by it during the year 1897 was only 1,635. These seventeen Orders had a combined benefit membership at the close of 1897 of 696,680, or a little more than thirty-five per cent. of the total membership. The new members admitted to these Orders that year were 93,059, or less than twenty-five per cent. of the total admissions, notwithstanding which they show a net loss for the year of 15,511.

From the record it will be observed that the Orders which most need new members fail to secure them as readily as the Orders more favored in the matter of death rate, and that while

the very large majority of these seventeen Orders last referred to have a death rate that is not high, as compared with that of Life Insurance Companies, yet in competition with younger Orders of a similar kind, they are handicapped on account of the annual cost per \$1,000 for protection. We repeat our conclusion of last year, that "In the matter of collections for the benefit fund there is no fair field for competition," and express the hope that in the near future the annual charge for protection will be, as it should be, substantially the same in all the Orders represented in this Congress. There is no good or valid reason why it should vary any more among Fraternal Beneficiary Orders than among Life Insurance Companies, where it will be found practically the same, whether they have been doing business five years or fifty years. We have already demonstrated that the charges made by Life Insurance Companies for protection, as well as for the management of the business, are far too high, but we have not demonstrated, nor do we believe it capable of demonstration, that any Fraternal Beneficiary Order can successfully continue to furnish protection for less than the average cost shown in these reports. The Orders that are doing so to-day must expect to make up this difference in later years, thereby placing upon the future membership a burden in no respect justified.

D. P. MARKEY, *Chairman,*

DR. H. A. WARNER,

JOHN G. MITCHELL,

B. F. NELSON,

G. DEL VECCHIO,

*Committee.*





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## REPORT OF THE COMMITTEE ON JURISPRUDENCE.

BALTIMORE, MD., November 17, 1898.

*To the National Fraternal Congress:*

Your Committee on Jurisprudence respectfully report as follows:

The committee was created at the last session, to collate and provide for general publication, without expense to the Congress, of judicial decisions affecting fraternal societies.

Such publication could not be made during the past year, except in a desultory way, incomplete and unsatisfactory as compared with what is desired and what will be when the recommendations of this report are put into practical operation.

Though the digests of judicial decisions, published periodically in these days, are far in advance of what was ever before known, and approximate nearly to the reporting of all decisions of consequence or importance, yet they are but digests only, mere synopses, in the form of syllabi, of the decisions rendered, the value and applicability of which depends, in each case, upon the details of proof and the rulings at the trial, and the reasoning or argument of the appellate tribunals thereon, all of which must be omitted in a digest.

Even the full opinion, published in the reports, generalizes concerning the issues, the proofs and the rulings. The entire body of decisions, now rather favorable, and increasingly so, to the fraternal cause, has for its basis the distinguishing of our cases from the decisions of insurance cases previously decided.

The respects in which constitutions and general laws, benefit certificates and membership applications, forms of death proofs, and methods of procedure, of our several societies differ from each other, are so many and varied, so pronounced and material notwithstanding their apparent similarity, that a decision in a



case affecting one society may really not be applicable to others. Also, as all of life's learning is at best the practical application of past experience, the record of a case in which adverse decision is rendered, may point the way to a favorable decision in the same principle in later cases.

Time does not serve, nor do every-day duties and opportunities permit any or all of your committee, to ascertain through their own sources of information all decisions rendered which affect our cause, much less to have access to the opinions of the courts in all. For the performance of our duty, and the gathering of the fullest information therefor, we need from all the societies represented in the Congress the assistance indicated in the recommendations of this report.

In order to make report at this session, of decisions in which our societies are interested, request was made by the Secretary of the Congress, at the instance of the committee, for all societies to send reports of litigated cases, the issues involved in each and the results thereof in the decisions rendered.

Prompt response was made to this request by as many as we could expect. Other cases were known to members of the committee. We have also referred to the American Digest publications.

From all sources of information, we submit the following abstract of recent decisions which have come to the knowledge of your committee, references being to the volumes of the American Reporter System, where the State reports are not yet published or their numbers could not be certainly ascertained, and those references may not be entirely accurate in every case as to volume or page.

#### ON ASSESSMENT PAYMENTS, SUSPENSION AND WAIVER.

Suspension for non payment of assessments, of a member who had made continuing agreement with the officers of the society

that his assessments should be paid out of printing and supplies to be furnished by him, is not validated by the fact that the person making the suspension came into office after the agreement was made, and did not know of it. (Iowa) *Bixby vs. A. O. U. W.*, 70 N. W. Rep., 737.

Such an agreement is not a violation of requirement of the member's certificate and the laws, that the member should pay all assessments on or before the 28th day of the month. The printing and supplies, for which the society had the power to contract, being equivalent to advance payments. (Ibid.)

A promise in the certificate, to pay the amount of one assessment at death, includes the promise to levy the assessment, and on failure to do so, assumpsit will lie. *Schiff vs. Mut. Order of Protection*, 64 Ill. App., 341.

By the rules of a beneficial association, if the board of control did not receive from any section the dues collected by it, its members should forfeit rights, subject to reinstatement, if the section should within a certain time pay such dues, and the officers of the section were agents of the members. A forfeiture occurred, but thereafter the dues were sent by mail to the board of control. After they were sent and before they were received, a member died. The receipt of the board of control was conditioned on the members for whom payment was made being alive at its date. No usage was shown by which the association took the risk of payment by mail. Held, that there was no reinstatement of the member in question. *Campbell vs. K. of P.* (Mass.), 47 N. E. Rep., 109.

Acceptance of assessment is no waiver of provision in policy that policy should be void, if statements in application be false, where the falsity was not known at the time the assessment was paid. (Mich.) *Finch vs. Modern Woodmen*, 71 N. W. Rep., 1104.

When action was at issue, inadvertent notice of assessment was no waiver of defense set up in answer. (Wis.) *Agnew vs. Ins. Co.*, 70 N. W. Rep., 554.

A mutual benefit association may waive want of authority on the part of its agents to receive past due premiums. *Williams vs. Relief Association*, 89 Me., 158.

New York Insurance Law of 1892 makes fraternal societies subject only to Article 7, and such parts of Article 1, as are specially applicable thereto. The provision, for notice of assessments to work forfeiture for non-payment, in Article 8, relates to life, health and casualty insurance companies. Held, that proof of notice of assessment is not necessary to establish forfeiture in a fraternal society for non-payment of assessments. *Bopple vs. Maccabees*, 18 App. Div. (N. Y.), 488.

Levy of the usual assessments against a member, during the period after default in which he can obtain reinstatement, by paying dues and assessments becoming due in the interim, is not a waiver by the association of the default. *Carlson vs. A. L. of H.*, 115 Cal., 466.

The association is not liable on the death of such member while in default, and he cannot be reinstated after death, although the limit of time for reinstatement has not expired. (Ibid.)

The laws requiring payment of arrearages for reinstatement, and that subordinate camp clerks cannot bind the Sovereign Camps by acts outside their express authority, they not being authorized to reinstate, the Sovereign Camp is not estopped to deny reinstatement when subordinate camp clerk receives and retains a less sum than the total arrears. (Tex.) *Woodmen of the World vs. Rothschild*, 40 S. W., 553.

Law, that member failing to pay assessment within thirty days shall stand suspended, is self-executing, and one so in arrears at his decease was not a member in good standing, within the requirements of the benefit certificate. (Wis.) *Freckmann vs. Royal Arcanum*, 70 N. W. Rep., 1113.

Benefit society laws provide severe penalty, for clerk receiving

arrears to reinstate delinquent member whom he knows to be of impaired health or to use intoxicants. Held, if the clerk with such knowledge receives arrears and reinstates, his action, in the absence of fraud and collusion, is binding on the society. *Frame vs. Woodmen of the World*, 87 Mo. App., 127.

The laws providing that a suspended member can be reinstated only on paying all arrearages of every kind, and that failure to receive notice of assessment shall not relieve a member from forfeiture for non-payment, a member suspended for non-payment of an assessment is not reinstated on paying that assessment after another has become due without paying the latter, though he has not received notice of the latter. Under such law, a member cannot claim reinstatement without paying the assessments levied while he was suspended, though during such time he was not entitled to the benefits of the Order. (Tex.) *Woodmen of the World vs. Rothschild*, 40 S. W. Rep., 553.

Where daughter beneficiary of insane member requests the proper officer to notify her of assessments, non-payment of assessments will not work suspension in the absence of such notification. *Buchanan vs. Heptasophs*, 178 Pa. State, 465.

A beneficiary association, defending on ground of non-payment of assessment, must prove that the member had notice of the assessment in the way prescribed by the association's constitution and laws. *Good Fellows vs. McDonald* (N. J.), 35 Atl., 1061.

Where laws provide for assessments by trustees, and only on the first secular day of the month, earlier resolution ordering the assessment, preparing the notices meantime, and mailing them the day before the first, does not invalidate the assessment. (Minn.) *Mee vs. Banker's Life Ass'n*, 72 N. W. Rep., 74.

Notice, to appear in lodge at meeting to pay, is not sufficient for suspension on non-payment, under laws requiring notice to pay on or before the first regular meeting of the month following. *Kesher Shel Barzel vs. Menkin*, 67 Ill. App., 576.

Habit of financial reporter of subordinate lodge to receive payment of assessments, after the end of the month within which they were payable under penalty of suspension and forfeiture, does not constitute waiver by Supreme Lodge, or estop it from insisting on forfeiture where it has no knowledge of such habit. But, if he were the agent of the Supreme Lodge, and could waive for it the right of forfeiture, no implied waiver arises where the sum paid, after the expiration of the time for payment, did not equal the amount due. *Knights of Honor vs. Oeters*, 95 Va., 610.

The fact that a benefit society, whose laws provide that non-payment of assessment by the 28th day of the month should forfeit the member's rights, subject to reinstatement on payment of arrearages within four months, had frequently received assessments from a member after they became due, did not waive a suspension for non-payment when due. (Iowa) *Rice vs. A. O. U. W.*, 72 N. W. Rep., 770.

Where member mailed such assessment on the 25th day of the month, and died the 29th, several days before the money reached the society, which refused to accept it, deceased was legally suspended at the time of his death. (Ibid.)

The laws requiring payment of arrears, vote of lodge and health certificate, suspended member sent arrears to Secretary, who credited it on his books and sent the member a copy of the laws, marked as to the requirement of health certificate not furnished. Held, no waiver of the formalities required for reinstatement. (Ibid.)

It is no waiver of suspension to send notice of new assessment during the time limited for reinstatement. (Wis.) *Toelle vs. Central Vercin*, 72 N. W. Rep., 630.

Whether the act of an officer of subordinate lodge is binding upon the Supreme Lodge depends on the constitution and by-laws; and in the absence of the necessary information on these

points, it cannot be determined whether or not the payment of an assessment to an officer of the subordinate lodge would, in legal contemplation, be a payment to the Supreme Lodge. (Ga.) *O'Connell vs. Knights of Damon*, 28 S. E. Rep., 282.

The benefit certificate being conditioned on compliance with all laws of the order then in force or that might thereafter be adopted, the member is bound by a law adopted after his admission, providing that if any member engages in a prohibited occupation after admission he shall stand suspended, and that no action of the order shall be a condition precedent to such suspension, and that the receipt of such an assessment shall not be a waiver of his engaging in such occupation. *Schmidt vs. Maccabees*, 73 N. W. Rep., 22.

Under the laws providing that a member is not entitled to sick benefits for one month after payment of arrears and not entitled to death benefits unless entitled to sick benefits at time of death, beneficiary cannot receive death benefits when member was debarred from sick benefits at time of death, because less than one month had elapsed after payment of arrears.

Defenses were not waived by the society attending funeral of the member in a body and in uniform. Defendant cannot be said to waive what defendant does not know. *Marcoux vs. Society of Beneficence*, etc , 91 Me., 250.

(Opinion by A. R. Savage, J., and Past President of the National Fraternal Congress.)

#### WARRANTY.

Answers in application, as to fifty-seven specified diseases, are not warranties where, though the policy in places terms them such, it also refers to them as statements. *Kettenbach vs. Omaha Life Ass'n*, 49 Neb., 842.

In application providing that, if any answer was not literally true, the benefit certificate should be void, the applicant

answered, "no," to the question whether any examining physician of a life insurance company or order had declined to recommend the applicant, and in fact one had so declined. Held, that the false statement vitiated the policy. (Mich.) *Finch vs. Modern Woodmen*, 71 N. W. Rep, 1104.

Verdict will be set aside, as rendered through sympathy or prejudice in disregard of the evidence, where eight of the answers warranted in the application of deceased were false and five of them were fraudulent. *Cummings vs. Kennebec Life*, 89 Me., 37.

Where certificate is conditioned that *statements* in the application are made part of the contract, the word "statements" includes a warranty in the application as to representations therein and as to waiver of physician's privilege. *Foley vs. Royal Arcanum*, 151 N. Y., 196.

In application containing warranty of truth of all answers and a stipulation that if any were false all benefits were forfeited, the applicant answered "one year" to the question when last attended by a physician, though in fact he had been so attended six times within the year, once only a few days before the application. Held, recovery cannot be had, whatever the cause for which he was attended, though the affidavit of defense alleged death from a specific cause, it having also alleged generally that he made false answers to questions. *Wall vs. Good Fellows*, 179 Pa. State, 355.

Where the certificate states that it is issued on the faith of the statements in the application, and the applicant signs a declaration that the answers are true and form part of the application, false answer to the question "Are you now in sound health?" is a warranty, rendering the policy void, though the applicant at the time believed she was in sound health. (Wis.) *Boyle vs. N. W. Mutual Relief*, 70 N. W. Rep., 351.

Where subordinate lodge officers had full knowledge of the

facts as to misstatements warranted, Held, that the lodge was agent of the Supreme Lodge and its knowledge was waiver. *Foresters vs. Schweitzer*, 70 Ill. App., 139.

That the applicant could not see well, and did not hear the application read or know its contents, no fraud of the company's agents intervening, does not avoid the effect of false answer made a warranty in the application. *Woehrle vs. Metropolitan Life*, 46 N. Y. Supp., 862.

If the warranty is false in fact, though believed to be true and made in good faith, it avoids the contract. (Ibid.)

Where applicant warrants literal and exact truthfulness of all answers, the certificate is void if any answers are false, though the applicant may not have been aware of the fact. No inquiry can be made as to their materiality, as the contract is conclusive as to that matter. (Kas.) *Modern Woodmen vs. Van Wald*, 4 Pac. Rep., 482.

Where the answer to the question, how long since the applicant was attended by or has professionally consulted a physician, is made a warranty, any consultation had with a physician after the time specified in the answer, constitutes a breach of the warranty, irrespective of whether the consultation was because of a mere fancied ailment, or because of one which did or did not come within the meaning of the term "disease," and in such case it is immaterial that the question following the one under consideration is "For what disease?" *Roche vs. Knights of Honor*, 21 N. Y. App. Div., 599.

Omission by applicant to disclose every fact material to the risk which comes to his knowledge before the contract is finally closed, especially sudden and severe illness, though it be after medical examination, is a fraud vitiating the contract. *Equitable Life vs. McErry*, 83 Fed. Rep., 631.

On warranty of sound health, it is not necessary to constitute a breach, that assured should be at the time in such unsound



health that he must have realized it. *Breeze vs. Metropolitan Life*, 46 N. Y. Supp., 753.

Applicant answers "no" to question as to excessive use of intoxicants, though in the six years previous he had fourteen periods of intoxication, requiring seventy-two days for treatment, and died in jail from an overdose of morphine taken to sober up. Post-mortem disclosed evidence of alcoholism in nearly every organ. The trial justice charged the jury that getting intoxicated occasionally is not intemperance, temperance meaning moderation, not abstinence, and intemperance meaning the habit of getting intoxicated whenever opportunity offers, the habit or ordinary course of conduct to become intoxicated, when intoxication is the rule and sobriety or abstinence the exception. On appeal, the verdict for the plaintiff was set aside as contrary to the evidence, the appellate division not passing upon the exceptions to the charge. *Shea vs. Maccabees*, in Supreme Court, Monroe County, N. Y.

Untrue declaration of age at admission is misrepresentation of a material fact, which renders the contract invalid. Any fact, invalidating the contract with the society with which it is made, is a good defense to an action thereon against another society succeeding to the contract. *Marcoux vs. Society of Beneficence*, etc., 91 Me., 250 (Opinion by A. R. Savage, J., Past President of the National Fraternal Congress).

#### BENEFIT CERTIFICATES AND BENEFICIARIES.

Where assured in a benefit society has power to change beneficiary, the beneficiary named in his certificate has no vested interest therein, enabling him to assign it during the life of the assured. (Iowa) *Carpenter vs. Knapp*, 70 N. W. Rep., 764.

Where certificate, as well as the rules, reserve to the member the ultimate right of cancellation and disposition of the benefit, the beneficiary has no vested interest in the certificate

during the life of the member. (Tenn.) *Sofge vs. Knights of Honor*, 39 S. W. Rep., 853.

A provision on the back of benefit certificate, that the beneficiary must consent to, and the society approve, any assignment thereof, does not limit the power of the member to change beneficiary. (Iowa) 70 N. W. Rep., 764.

The designation in surrendered benefit certificate still holds good when the beneficiary named in the new certificate is not entitled to take. (Mass.) *Smith vs. B. & M. R. R. Relief*, 48 N. E. Rep., 626.

A member surrenders benefit certificate in which his wife is beneficiary, and takes one payable to a creditor, which by the law is not permitted, his wife on his death has no right to the fund on the surrendered benefit certificate. (Miss.) *Carson vs. Vicksburg Bank*, 22 Southern Rep., 1.

An infant taken into a member's household, on his promise to adopt, rear and educate, and educated and reared, but not adopted, is a member of his family within the meaning of the statute authorizing fraternal beneficiary associations to provide for the relief of the families of deceased members. *McKinstry vs. A. O. U. W.*, 67 Mo. App., 82.

Act, specifying who may be beneficiaries of members of benefit societies, does not affect a designation of beneficiary made prior to the passage of the act. *Wolpert vs. Knights of Birmingham*, 2 Pa. Sup. Ct., 564.

A woman who, on consideration of assignment to her of benefit certificate, agrees to become the member's mistress, is not a dependent. (Tex.) *West vs. A. O. U. W.*, 37 S. W. Rep., 966.

A certificate, payable to legal heirs, was endorsed by the member making it payable to his parents. Held, that the direction to pay to parents was an original designation and not a change of beneficiaries. (Neb.) *Shryock vs. Shryock*, 70 N. W. Rep., 515.

By-laws were passed, subsequent to issue of benefit certificate payable to the member's order, requiring its surrender for issue of a new one payable to such beneficiary as he might designate from specified classes. The benefit certificate was not surrendered and no beneficiary was designated. Held, that receipt of premiums on the unsurrendered certificate was no waiver, and at the death of the member the fund reverts to the association, the laws so providing. (Tex.) *West vs. A. O. U. W.* 37 S. W. Rep., 966.

The certificate being in possession of the lodge, change was not indorsed on it, but member wrote name of new beneficiary in a book of his agent, and from physical inability wrote nothing more, but gave agent full verbal instructions for change. Held, that equity will treat this as complete change of beneficiary. (Miss.) *Hall vs. Allen*, 22 Southern Rep., 4.

Agreement, by holder of benefit certificate, that the person paying the assessments should have a child's part in the proceeds, held void. , 112 Ala., 584.

A member makes proper change and notifies the association, but for want of a meeting the directors fail to consent to and record the change before the member's death. Held, that this cannot defeat the beneficiary's rights. (N. H.) *Sanborn vs. Black*, 35 Atl. Rep. 942.

Beneficiary cannot repudiate agreement, signed by her at the time of the benefit certificate, that the fund shall be paid to the member's executor, though the laws of the order provide that the fund shall constitute no part of the member's estate, and that he shall have no control thereof except to designate beneficiary. (Ky.) *Peek's Executor vs. Peek's Executor*, 41 S. W. Rep., 434.

A person insured in a benefit association can charge his beneficiary with the payment of a debt out of the insurance moneys. (Mich.) *Woodruff vs. Tillman*, 70 N. W. Rep., 420.

Under the Illinois Act of 1893, a fraternal benefit society may settle the order of precedence among the classes of beneficiaries named in the act, families, heirs, blood relatives, affianced husband, affianced wife or dependents, but cannot exclude any of those classes. *Wallace vs. Madden*, 67 Ill. App., 524.

A member may, for a valuable consideration, estop himself from changing designation of beneficiary, though such change is authorized by the law. In *re Krause's Estate*, 28 Pittsb. Leg. J., 29.

Member may change beneficiary, when authorized by the laws of the association, though the original beneficiary has paid assessments or incurred expense therefor. (Tenn.) *Fischer vs. Fischer*, 42 S. W. Rep., 448.

Beneficiary has no vested rights under the benefit certificate, when the laws permit the member to surrender the certificate and have a new one issued to a new beneficiary. (Tenn.) *Lane vs. Lane*, 42 S. W. Rep., 1058.

Ineffective designation of new beneficiary does not revoke prior designation. *Coyne vs. Bowe*, 48 N. Y. Supp., 937.

When the mode of changing the beneficiary is specified in the certificate, that mode must be pursued. *Delaney vs. Delaney*, 70 Ill. App., 130.

The laws of the order deny permission to designate beneficiary by will, and provide that no will shall control the disposition of the benefit, and that if the member survives his beneficiary and makes no further disposition of the benefit, it shall be paid to a certain class of living, and if not, it shall revert to the endowment fund. Held, that within the class enumerated, the member could dispose of his benefit by will where he survived the original beneficiary and did not surrender the benefit certificate. — *vs. Catholic Order of Foresters*, 169 Ill., 58.

A creditor of the member sought by garnishment to collect his debt out of the death benefit. The Supreme Court of Michigan sustained the validity of the act which exempts fraternal benefits from all legal process for the debts of the member. *Buszard vs. Ladies of the Maccabees*.

The laws providing that a benefit certificate might be surrendered at any time, and if lost or beyond his control, he might, in writing, surrender all claim thereto and have a new certificate payable as he might designate, a member pledged the certificate of \$3,000 to his wife for the loan of \$1,500. Held, that the wife obtained an equitable interest therein, and could not be divested thereof by his subsequent conduct in making affidavit that the certificate was lost and procuring the issuance of a new certificate payable to his daughters. *Royal Arcanum vs. Tracy*, 67 Ill. App. 202.

Benefit certificate was payable to the member's wife. After his death, claim to the benefit was made on behalf of another woman claiming to be his lawful wife. Held, that the person named in the certificate was entitled to the fund whether or not she was decedent's lawful wife. *Ducksbury vs. Shield of Honor*, 4 Lackawanna Legal News, 172.

#### SUICIDE.

A regulation against suicide, made by the Board of Control, which is a subordinate administrative body, but not enacted or ratified by the Supreme Lodge which, under the charter, has sole legislative power, cannot be sustained as a by-law. (Miss.) *Knights of Pythias vs. Stein*, 21 Southern Rep., 559.

Where the policy provides that it shall be void if the assured commit suicide, the proviso attaches if he, being in possession of ordinary reasoning faculties, from anger, pride, jealousy, or desire to escape the ills of life, takes his own life, but does not attach if his reasoning faculties be impaired so that he is unable

to understand the moral character, general nature, consequences and effect of his act, or is impelled by insane impulse that he cannot resist. ———, *vs. Order Mut. Aid*, 168 Ill., 408.

Policy, though silent on the subject of suicide, becomes void for suicide when sane, that is, when able to understand the wrongfulness of the act, and to realize its full consequence to himself, his character, his family and others as fully as would a man of sound mind. *Ritter vs. Mut. Life Ins. Co.*, U. S. Supreme Court.

A condition in the by-laws of a benefit association, that no benefit shall be paid on the death of a member in event that he shall commit suicide whether sane or insane, within two years after admission to membership, is valid and binding on the member's beneficiaries. *National Union vs. Thomas*, 10 App. D. C., 277.

Where the policy is silent as to suicide, such act will not avoid the policy as against the wife as beneficiary. *Morris vs. Life Assur. Co.*, 183 Pa. Sup. Ct., 563.

Insured, who contracted in his application and certificate to be bound by all laws then in force or thereafter enacted by the Supreme Lodge, is bound by a suicide amendment which went into effect two years before his death. *Downs vs. Knights of Pythias*, 23 Southern Rep., 191.

In suit on a policy containing "the sane or insane clause," in reference to suicide, it is not necessary, to relieve the insurer from liability, that the person taking his own life was conscious of the moral quality or consequence of the act, but only that he knew that the means employed would cause death or endanger life. *Nelson vs. Equitable Life*, 73 Ill. App., 545.

Where it shows that the insured died by his own hand, the burden is on the plaintiff to show that he did not know the physical nature and consequence of his act. (*Ibid.*)

## TRIALS, EVIDENCE, PROOFS, ETC.

A claimant under a benefit certificate, who, by permissive words in its general laws, is given right of appeal from the decision of the officer to whom the claim must be presented, is not compelled to exercise such rights, but may resort to the courts after adverse decision by such officer. (Kan.) *Dey vs. Select Friends*, 49 Pac. Rep., 74.

Suspension being void for failure to give the prescribed notice, member need not exhaust all remedies within the association before applying to the courts for relief. (N. J.) *Knights of Pythias vs. ———*, 35 Atl. Rep., 1055.

The defendant is not restricted to the reasons set forth in notice to beneficiary of refusal to pay, when it does not appear that the beneficiary was misled by the omission to set forth other reason. *Hubbard vs. Mut. Res. Fund*, 80 Fed. Rep., 681.

Plaintiff proved death and policy which was void for suicide. Defendant read in evidence proofs of death by plaintiff showing that cause of death was pistol shot by deceased's own hand, the same being uncontradicted and unexplained. Held, that the burden of proof shifted to plaintiff, and verdict was properly directed for defendant. *Spruill vs. N. W. Mutual Life*, 120 N. C., 141.

In suit on certificate, which provided that it should be invalidated by the suicide of a member, affidavit by the physician in the proofs of death that decedent had died by his own hand is not sufficient proof of suicide at trial. *Knights of Honor vs. Jaggers*, 41 Atl. Rep., 783.

Complaint alleged compliance with terms of contract, which defendant denied. Held, that burden of proof was on defendant to show loss of good standing, which, being established by production of certificate, is presumed to continue. *Demings vs. Knights of Pythias*, 48 N. Y. Supp., 649.

In action in benefit certificate, the burden of proving loss of good standing rests on the society. *Foresters vs. Edelstein*, 70 Ill. App., 95.

Where the truth of answers made warranties, is contested by defendant, the burden is on the plaintiff to prove their truth. (R. I.) *Sweeney vs. Metropolitan Life*, 36 Atl. Rep., 9.

The burden of proof as to compliance with conditions of policy, as to proofs of death or the waiver thereof, is on the insured. *Flanagan vs. Phoenix Ins. Co.*, 42 W. Va., 426.

Proofs of death, purporting to be executed by the beneficiary and by attending physician, and which in dealings between the parties before suit were treated, discussed and acted on by them as genuine, may be introduced in evidence by the defendant, without proof of execution. *Wall vs. Good Fellows*, 179 Pa. State, 355.

Proofs of death furnished by plaintiff are competent evidence in behalf of defendant. (Kas.) *Modern Woodmen vs. Van Wald*, 4 Pac. Rep., 782.

A member of a fraternal society, liable to be assessed for deaths, is not "interested in the event," so as to be disqualified from testifying in a suit against the society for a death claim. *Bopple vs. Maccabees*, 18 N. Y. App. Div., 488.

#### SOCIETY'S POWERS AND MEMBERS' RIGHTS.

Where the right to amend laws is expressly reserved to a benefit society, a member cannot complain of an amendment, though it may injuriously affect him. *Robinson vs. I. O. O. F. Lodge* (Cal.), 49 Pa. Rep., 170.

Where property rights are involved, the courts will disregard the expulsion of a member, if the proceedings were not in sub-



stantial compliance with the laws of the order. *Modern Woodmen vs. Deters*, 65 Ill. App., 368.

A rule, making the decision of the committee absolutely final on controversies, is void as attempting to cut off the right to resort to the Courts. *Voluntary Relief Dep't vs. Spencer*, 46 N. E. Rep., 477.

A foreign beneficial association may make in Massachusetts with a resident citizen a contract, naming a beneficiary who would not be entitled to take under a contract by a Massachusetts association, because not related to the member, when such contract is valid by the law of the association's domicile. (Mass.) *Gibson vs. United Friends*, 47 N. E. Rep., 101.

The by-laws, rules and regulations of a beneficial association, whether referred to or not, form a part of the contract made by a member at joining. (Cal.) *Hass vs. Mutual Relief*, 49 Pac. Rep., 1056.

Members have no vested rights upon their contracts which operate to prevent the supreme body from changing rates of assessments, and to make assessments for a reserve fund. The Court will not undertake to say that the rates are too large or determine what is reasonable, that being left, by law and the contract, to be determined by the supreme body. *Fullenwider vs. Royal League*, 73 Ill. App., 321.

No member is entitled to sue the Supreme (or any) Court of the Independent Order of Foresters, until he has exhausted within the order all the remedies by appeals and otherwise provided by its laws. *Godin vs. Foresters*, Superior Court of Quebec.

A member, accepting membership on condition that he comply with all laws which are or may hereafter be enacted by the order, is bound by a law subsequently adopted, prohibiting members from engaging in the saloon business. *Ex rel., Schremp*

*vs. A. O. U. W.*, 70 Mo. App., 456. To same effect, *Loeffler vs. Modern Woodmen*, 70 N. W. Rep., 1012.

Under Ohio law, assessment insurance means only insurance where assessments are levied after the deaths for which the levy is made, and all assessment companies which are not limited to post-mortem assessments cannot do business as assessment companies in the State of Ohio.

*Ohio ex rel. vs. Ins. Co.*, 58 Ohio State, 1-30. (Under this decision, the sole protection for the fraternal in Ohio is the definition of lodge system and ritualistic form of work in the fraternal law enacted in 1896. The fraternal must see to it, that the determined efforts for the repeal of this law shall be defeated in the future as they have been heretofore.)

By Supreme Court of Appeals of Virginia.—Benefit Societies are not organized for the purpose of making money, but for fraternal and benevolent objects. Their schemes of benevolence, by which they aim to provide benefits for their members in time of sickness and indemnity to their families upon their death cannot be maintained, unless the rules and regulations prescribed by their constitutions and laws for the attainment of their objects are substantially upheld. This it should be the policy of the law and the aim of the courts to do. Otherwise their schemes for furnishing to the working classes and men of moderate incomes a cheap, and simple substitute for life insurance cannot be accomplished. *Knights of Honor vs. Oeters*, 95 Va., 610.

Your committee recommend that the societies represented in this Congress be requested to furnish promptly to the chairman of your Committee on Jurisprudence copy of case on appeal, and of briefs on both sides, and of the decision in every case wherein appeal is taken; that all members of the Congress be urged to promptly advise some member of this committee of every judicial decision coming to their knowledge, affecting fraternal societies, or bearing on system of fraternal protection, or

relating to insurance, and that the fraternal press be requested to publish digests of decisions that may be furnished by this committee.

Fraternally submitted,

W. R. SPOONER, *Chairman,*

S. A. WILL,

J. G. JOHNSON,

J. W. WHITE,

W. T. WALKER,

W. S. ROBSON,

J. D. CLARK,

*Committee.*

## MEDICAL SECTION.

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PROCEEDINGS OF THE MEETING OF THE MEDICAL EXAMINERS-  
IN-CHIEF, HELD AT BALTIMORE, MD., NOVEMBER  
15TH AND 16TH, 1898.

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### AFTERNOON SESSION.

BALTIMORE, MD., NOV. 15.

The Medical Section was called to order at 2 o'clock P. M., November 15th, by C. A. McCollum, M. D., Chairman of the Section, and continued to hold its meetings during the succeeding two days.

The following Medical Directors, as representatives of their various societies, answered to their names at roll call :

American Benefit Society .....	Daniel T. Buzzell, M. D.
Ancient Order of the Pyramids.....	C. S. McClintock, M. D.
Ancient Order United Workmen.....	D. H. Shields, M. D.
Catholic Benevolent Legion.....	G. R. Kuhn, M. D.
Fraternal Legion.....	J. W. P. Bates, M. D.
Improved Order of Heptasophs .....	J. H. Christian, M. D.
Independent Order of Foresters.....	Thos. Millman M. D.
Knights and Ladies of Security.....	H. A. Warner, M. D.
Knights of the Maccabees.....	M. H. Danforth, M. D.
Knights of the Maccabees.....	R. E. Moss, M. D.
Knights of the Loyal Guard .....	Orson Millard, M. D.
Ladies' Catholic Benevolent Association .....	Frank Connolly, M. D.
Modern Woodmen of America.....	C. A. McCollum, M. D.

National Reserve Association .....	J. T. Craig, M. D.
National Union.....	M. R. Brown, M. D.
Royal Arcanum.....	Sanford Hanscom, M. D.
Royal Neighbors of America.....	Susan G. Snyder, M. D.
Royal Society of Good Fellows.....	W. G. Weaver, M. D.
Royal Templars of Temperance .....	J. W. Grosvenor, M. D.
Shield of Honor .....	F. J. Martenet, M. D.
Supreme Court of Honor.....	J. E. White, M. D.
Supreme Court of Honor .....	J. F. Myers, M. D.
Supreme Tribe Ben-Hur .....	J. F. Davidson, M. D.
United Order of the Golden Cross .....	J. D. Young, M. D.

The Section then proceeded to the business before it in conformity with the program below: [See general program in Journal of Proceedings.]

### ADDRESS OF THE CHAIRMAN.

C. A. McCollum, M. D., Chairman of the Medical Section, presented the following

#### ANNUAL ADDRESS :

GENTLEMEN—Again it is my duty to call this section of the Congress to order to transact such business as shall come before it.

A resumé of the events of the past year, seen from our point of view, would disclose many problems of life selection still undecided, the exact equation of family history still remaining unsolved, although we can see more light.

The question of life expectancy to the individual is receiving more and more thought, as our whole fabric is based upon the full expectancy of the life selected. This application should apply more to the particular case than to the class.

Rules of practice, as applied to classes, often cause a selection against the particular Order, in the loss of a good risk ;

whereas, an exception of the rule would in particular cases gain a good member.

How far this can be applied is a question of discretion, to which no formula can be given. The individual element of resistance against acquired conditions gives us an index of his expectancy when taken with the particular family age.

Family age is to me a never ceasing cause of anxiety, and I am afraid that my selections have been as rigid in these cases as with the family history, and quite possibly against the individual.

My attention has often been called to this by the early death of the parents and some of the brothers and sisters, the cause still being under the family age, the grandparents' age at death unknown, "but they died old," mark the statement, "around sixty."

The family all show a premature senility, with numerous deaths of small children, and while there is no history of tuberculosis, there is a marked showing of some predisposition towards a loss of vital resistance, quite a proportion of the deaths being given as some children's disease.

These risks usually give one the idea of being under the average for their age, and while there is nothing definite, the picture is unsatisfactory. "What to do, and yet be fair both to one's Order and to the applicant," is often a difficult problem. Additional questions will bring a flood of light upon the case, and generally against the applicant.

With our Orders, this class compels us to arrive at but one conclusion—rejection.

If they could be classified and rated accordingly, they would doubtless prove profitable risks. I can see no way for us but to trim closely, and then the question of possible explanation as to

why this is, is more difficult still. Vain attempts to explain usually result in dismal failure as far as the interested applicant and friends are concerned, and often I am constrained to say that the local examiner himself utterly fails to grasp the point in view.

This point of view is more readily explained by ourselves, and so understood, but the average physician only views his case from a clinical point without reference to the future.

I have found this out from personal interviews with many physicians who have called to use their personal or political influence to obtain the reconsideration of some rejection, upon the acceptance of which depends the entire stability and life of the local organization, and my action in rejecting, despite the examiner's pronounced opinion that he is a first-class risk, will cause the failure of the entire fabric.

A few minutes' conversation usually places the examiner in the right position, and he fully arrives at our point of view, "will he reach his full expectancy?"

Referring again to the family age, I presume that you all have remarked what an important factor accidental death plays in some families. This is doubtless due to occupation and its environments, and should the applicant follow the same avocation, his personal habits as to care-taking should be obtained.

The question of heredity could come up here in connection with the adage, "Familiarity breeds contempt."

Every-day contact with the dangers of any particular avocation produces contempt and carelessness, more so from father to son, as the son expects the hazard of the family occupation, and his caution is distracted.

The tenacity of life in families is often illustrated in the personal history of the applicant, disclosing the recovery from

severe injuries, or acute disease and the applicant's individual resistance is fully disclosed. The question of resulting diseases remains.

One of the conditions which we have to face as the result of the prevalent position taken by the local examiner that he decides the writing of the benefit certificate by his recommendation is, shall the usual question, "do you recommend the risk?" be retained on the form now used. The usual method of disposing of the examination blank makes the local examiner's report public. This being the case, a reverse report causes a local eruption, which always, in any case, reflects upon the physician who made the report.

As it is impossible for us to survive without the examiner, we are in duty bound to amply protect him in all particulars, and to demand of him a carefully filled blank, and the questions in this examination should be so worded that he who runs could read, and the opinion of the examiner not asked.

The questions can be so placed that this will be given, but in another way. Also, by this method, the undesirable risk would be completed, we would have a record of the same, and the local examiner would receive compensation for his labor, which he now throws away by giving his opinion that the risk would not be written.

This applicant will try again with some one else who may be careless and the facts be thus lost, and another case selected against the order or society writing the application.

Examiners will express themselves to the applicant when some rule exists which would reject and try to explain this away. The rejection notice thus causes a loss of confidence and often of friendship between the examiner and the declined applicant.

C. A. McCOLLOM, M. D.



DR. McCOLLOM, Chairman: In making out this programme you will notice that it opens with an address by the chairman. I know that it is customary not to discuss an address of this kind, but there may be things in this address that you would wish to criticise, and I wish it to be understood that any member may have the floor for that purpose.

#### DISCUSSION.

DR. J. T. CRAIG: I have been especially impressed with this paper just read, the address of the chairman, because recently I have passed through an experience that it reminds me of—the rejection of the applicant by the local medical examiner and the result to the examiner in the community and perhaps with his patrons that this entails. I believe that it were better if every examiner's report should be sent in on a separate sheet from the regular application blank, and that no one should see this sheet except the medical examiner himself and the medical director of the Order. There are many cases in my experience where it has worked a hardship for the local medical examiner and has been a means of creating dissatisfaction, if not disruption, in the membership of the lodge where he worked, and I think this could have been avoided by placing the blame altogether with the medical director. It is an old axiom that the best plan is to pull the most feathers with the least noise from the goose, and, by the medical examiner having the opportunity of sending in his report without the inspection of the agent, applicant, or lodge, he avoids all this trouble, and the same result is reached in a pleasant manner, the applicant is turned down, and the fault lies upon the supreme medical officer, thus avoiding any trouble in the local lodge.

The life expectancy of an applicant and the family age, as referred to by the chairman, are interesting subjects, and subjects that are perhaps perplexing if not misleading in life insurance. We have a table of life expectancies of every age, and yet does

that always apply? Is it not more properly the expectancy of a certificate? If we investigate the matter we shall find that the life expectancy of a certificate is less than five years. A man may die before the expiration of his life expectancy; according to the table, he may drop out of the Order, or be suspended, and that terminates his certificate, and that we should call the expectancy of the certificate. This should always be considered in connection with the life expectancy. Unless perhaps we have an Order where the entire amount of assessments is collected for the full life expectancy of the applicant in case he should die a short time after obtaining his certificate, for instance one assessment a month for the balance of his life expectancy equalizes the matter, and is a more equitable way of doing the business than of collecting just what may come from him as monthly or yearly assessments for the time he should live. In that case I say the life expectancy would apply entirely, because you would collect from him for the full time. On the other hand, those who are in the Order and become unsafe risks, or who obtain admission at a time when they are unsafe, are more apt to remain members until death, because they realize the necessity for carrying the risk more than do those who are healthy.

It is a question then whether we should always consider the life expectancy of the member or consider it in connection with the expectancy of the certificate or policy. I believe the medical department of all life insurance, whether fraternal or old line, is improving more rapidly than other sections of insurance companies. It has been so short a time since we had really any substantial examination at all that the advancement we have made is remarkable, though it is yet very incomplete, and I hope we shall still more realize the importance of our examinations and that all these questions shall be discussed. I am glad that the chairman gave us the opportunity of discussing his paper and hope every one will express an opinion, because I am anxious to learn the merits and demerits of this matter.

DR. J. W. P. BATES: I did not know there were any Orders in existence that had the application come through the hands of the agent after the examiner had passed upon the applicant. I know that in life insurance companies the application goes to the agents, but I thought in our Orders it was mailed to the medical director and became a confidential matter, for which he assumed the responsibility. In my own Order that is the case. I have an understanding that no matter how thoroughly a physician recommends his applicant, if he marks the certificate a certain rate, the applicant is rejected. That relieves the physician of the odium in the district in which he has to make his living.

DR. MCCLINTOCK: The physicians here from the East perhaps cannot realize as well as those of us who come from the West what it means in the way of educating medical examiners, and at the same time does not realize to what an extent the deputies cut a figure in the result, since these deputies select the material with which we built new camps. They may gather up these undesirable or tuberculous applicants and send their examination in to the head lodge, without the local examiner being able to protect himself or the Order without suffering at the hands of the deputy and the rejected applicant. You have to create a confidence that the examiner's report is to be treated confidentially. The idea occurs to me that we might have an examining blank with a perforated attachment, to be separated and sent in by the examiner after the applicant had left him, unless he sends his report direct to the medical overseer. I know I have protected a great many of my examiners by allowing them to send in private letters. They must be protected, and the smaller the town in which they are working the harder it is for them to reject an applicant that comes before them.

The doctor's paper spoke of another thing, that is, the amount of vital resistance that is shown in each individual's face, and which only the medical examiner and he alone can see. In other words, any examiner, after a few years' experience, will intuitively

tively form an opinion whether the person examined is or not a safe risk. This is, of course, to be subject to the family history, but you will scarcely ever get away from your first intuition as the man appears before you. The vital resistance that is in a person, or in a family, is something that we do not sufficiently take into account. There are people who look the very picture of health, and who yet melt away like a flower cut and exposed to the morning sun. There are some families that never do reach expectancy.

Above everything else, however, we shall have to protect the local examiner, and also educate him how to examine, for there are some doctors that, although their intentions may be the very best in the world, their judgment is so warped that they do not see to the full length or period of time, and are incapable of making examinations.

**DR. THOMAS MILLMAN :** In our Order we have a distinct medical examination paper for the medical examiner, which, after filling out, he sends to the head office, and no one else ever sees it. This report is filed away in my own office, and is perfectly confidential, so that no one can criticise the local examiner except myself. Every medical referee should have the medical examinations at his hand, so that he can refer to them when the man applies for increased insurance or reinstatement, or when a death claim is presented. The cause of death should be studied and see if there are any weak points in the examination paper. After a number of years' experience you will be surprised to find how much you have learned by studying a comparison of the death claims with the original papers of the medical examiner.

**DR. C. H. BURR :** The matter of protecting the local examiner is of very great importance, and one way to do it is to have the medical papers go direct from him to the medical director, and not go through the hands of the lodge secretary, or deputy at all. In the Orders I have worked for, this has always been

the method, and it is news to me that any other practice prevails.

Another, and it seems to me a practical way to protect the local examiner from the hard feeling that sometimes follows rejection is, in the case of new lodges, to have nobody rejected where it can possibly be avoided, by use of extreme care in making up the charter list, consulting with the doctor as to each name proposed, and he generally knows who is all right, and eliminating all doubtful risks.

This not only saves the doctor from the odium of a rejection, but also the lodge from the ill-will of the applicant. A smart deputy will have no difficulty in quietly disposing of many a poor risk in this way, and so save much trouble all around.

Lastly, where a risk is declined, the blame must be placed squarely on the shoulders of the medical director, and he should have good, broad shoulders to carry all that load.

I was much interested in the remarks of the chairman in regard to a certain class of applicants where a poor family history is shown in the early deaths of the parents and brothers and sisters, showing poor vitality, and I would like to have the chairman give us any working formula or table he may have constructed to cover this class.

DR. R. E. MOSS: In listening to Dr. Craig it struck me as something new, the idea of our taking into consideration the life of a certificate. I have sometimes taken it slightly into consideration perhaps, yet I hardly think the medical examiner-in-chief has that to deal with. I think it is his duty to take the expectancy of the applicant, not of how long he is going to belong to the society, but concerning the age at which he will be expected to die.

With reference to the applications passing through the hands of the local deputy, I believe the first aim of every society should be to protect its local examiners in every way possible.

I have had a little difficulty sometimes in applications being forwarded and accompanied by an unfavorable report upon a separate piece of paper. I do not believe in that kind of work. The papers may get separated and the applicant be accepted, when, if we had the proper report from the doctor, the man would have been rejected. The only way we can deal with this matter is to treat the application as a confidential matter between the local doctor and the supreme examiner. It is easily done by allowing the doctor to forward the application without its going through anybody's hands but his own. That is my mode of procedure, and I have instructed the medical examiners to forward every application, and at the same time to tell the applicant that he doesn't know whether he will be accepted or not, that he is not the judge, and that his duty is to forward the application for action by the supreme examiner. If every doctor will do that, there will be no difficulty for him, such as arises if he tells everybody this man will be accepted, and that one I am going to reject.

The family age is one thing I believe we can take into consideration with just as much advantage as we can a family history. We see many cases in looking over death claims of parties that have died under expectancy that were, when examined, apparently good risks. If you study many of these cases you will find the family age young; as Dr. McCollom said in his most excellent paper, there is a record of many children dying of some children's disease, and perhaps a father or mother died early of some acute disease. I believe there is the same history for this applicant as exists in the family, and the resistance should be considered as less than if all were alive and in good health. I asked for the privilege of looking over all death claims when I first began this work, in order to see the mistakes which I made and which the local doctor made. It is the best text book any examiner can get hold of.

DR. O. MILLARD: There is one thing Dr. Craig and some of the other gentlemen alluded to that I do not see how we can

avoid, that is, making these applications public property. They become a part of the record, and if the applicant has made any misstatement and it is discovered before he dies, he is asked to get out of the organization, and if not discovered until after death, his beneficiary is told that he has no claim. The first thing that applicant or his beneficiary does is to visit an attorney. After the examination papers have passed through my hands they go to the attorney of our Order and the society acts upon his judgment, that is, they pay or refuse to pay, as he says. Now, there was a time when I refused to allow applications to go through the hands of the local examiner and as much as possible through the hands of the deputy. In Detroit I had a record keeper and a pay master that were both attorneys, and they both differed with me and claimed that these things were the property of the society, and that members of the society should have access to those papers at some stage of the game. It is certainly a part of the contract, and when a man comes for medical examination, he practically waives his right to secrecy.

DR. J. F. MYERS: The scope of the discussion seems to be wide enough to take in one point not yet touched upon, that is, the false notion prevailing among local examiners that fraternal examinations are not exacting. They set up one standard for old line insurance companies and another for fraternities. It is not uncommon for an application to come to me with the statement that "notwithstanding this is not a first-class risk, I think the old line companies would take him, and he is good enough for us." In taking up a case, too, for reconsideration, the doctor usually says "the old line company would take this applicant," and that is equivalent to saying that we should not be so exacting. In all my work I have tried to make them understand that we are as exacting as any company.

DR. MCCOLLOM: Gentlemen, I thank you for the discussion. I think we have brought out a few facts here that have been threshed over until the chaff is out and we have gained some

kernels. One remark was made in reference to formulating a family age.

DR. BURR: I thought perhaps you could make a little table for use as a guide.

DR. MCCOLLOM: According to the table of expectancies a man of 33 should live for thirty-three years. Now, if you take the family deaths, add the ages together and divide that by the number of deaths, you will find that in each case in which the result is under 66, you want to watch out for your applicant. You will find this, that the family age is less than the normal expectancy, and if you examine the family history closely and then examine the applicant, he is usually under weight, and there is a lack of resistance which will prevent his surviving his expectancy. If you reject that man they may perhaps come back with this proposition, that he is already carrying an endowment policy in some company, and they do not understand why he has any difficulty in obtaining insurance with us. The explanation is plain. By the old company he is classified and pays for his hazard. We cannot do that, for we have a simple rate, based upon an A 1 life, presumed to run to full expectancy. The old company can afford to carry the risk and we can not.

DR. SANFORD HANSCOM: I want to say a word about the examinations practiced by old line companies and Fraternal Orders. I cannot see how there can be any difference between the standards. Certainly there can be no difference in the work of the local examiner, for I presume nine examiners out of ten who perform work for Fraternal Orders do the same work for the old line companies, and there is no reason why they would not work for the one as faithfully as for the other. It seems to me that there are some reasons why they should be more particular for the Fraternal Orders, for in working for such an Order there is no influence of an agent brought to bear upon the examiner. The examiners usually get a larger fee for the old line com-



panies than for the fraternities, but in the latter case there is no agent to bring them work, with whom they naturally like to keep in touch and sympathy. In the Fraternal Orders too, the applicants are known by the lodges, and should be by the investigating committees, and if there is anything wrong about their past histories, some one in that neighborhood should know of it, and the doctor doesn't care to take the chances of having an error come to light, as it would sooner or later. Because an old line company may take a risk declined by a Fraternal Order, or because the latter should decline a man who was carrying a policy in an old line company is of no importance. Ours are life risks, while many of the risks of the other companies are endowments or limited term policies. Then again, because an old line company rejected a man last year or the year before, and we accept him at the present time, is not proof that our standard is not as high. The conditions may have changed; there may have been a trace of albumen which was functional; his family history may have changed, perhaps he knows the cause of the death of some member of his family that he did not know then, and an unknown cause of death always counts against the applicant.

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#### THE RELATION OF CANCER TO FRATERNAL BENEFIT RISKS.

BY J. W. GROSVENOR, M. D., SUPREME MEDICAL EXAMINER, ROYAL TEMPLARS OF TEMPERANCE.

The thorough and conscientious medical examiner, when about to make an examination of an applicant for beneficiary membership, mentally asks, "What is there in this person, his own history, his family history, his present condition and environment which will enable me to determine his future mental and physical career and especially his longevity?" He knows that it is almost or quite impossible to base a correct decision upon the probable occurrence of *acute* disease in the future. A person may have an excellent family history, his physical and mental condition may be sound, his occupation and environment may be free from deleterious influences, and yet, in the near future, he may be attacked with typhoid fever, pneumonia, dysentery or some other acute disease which will cause death within a brief period. In such a case no medical examiner has a prophetic eye sufficiently acute to see that vigorous life will terminate so soon in death.

A physical organism, sensitive to extraordinary conditions, is quite liable to contract acute disease, but how frequently we observe persons constitutionally weak who live on and on, far beyond ordinary expectation, and, in the race for longevity, far outstrip many of their stronger comrades!—in a large measure due to the fact that the former, more assiduously than the latter, protect themselves against the wear and tear of life and the enervating influences of injurious habits.

The medical examiner in his examinations cannot protect his Order to any large extent against the damaging effects of *acute* disease. The domain of his work lies principally outside of this class of human ailments.

The medical examiner's attention and study should be mainly confined to chronic diseases and accidents, the conditions and circumstances which promote their origin and development. Of course it is not denied that some physical organisms more readily take on acute diseases than others, and such organisms should receive proper consideration.

Cancer is a chronic disease which is a prominent representative in the mortality of all fraternal beneficiary organizations. Although in the past it has been studied as thoroughly as our knowledge would permit and the results of investigation have been presented in this Medical Section, its importance may warrant its presentation again.

The people of the State of New York have become so fully awake to the influence of cancer as a life-destroyer that its last legislature appropriated \$10,000 for the purpose of establishing a cancer laboratory in the city of Buffalo, with the object of investigating the cause of the disease and of searching for the best method of either eradicating it or reducing its ravages to a minimum. Hardly a tissue of the human body, perhaps none, has escaped the destructive work of cancer. Its influence as a casual factor of mortality may be appreciated by the presentation of statistics.

In 1890 the death-rate from cancer per 100,000 of population was in England and Wales 67.5; in Scotland, 60.6; in Ireland, 45.7; in Austria, 52.8; in Prussia, 48.1 (system of surgery, Dennis). Dr. W. Roger Williams estimates that at the present time 40,000 persons in England are suffering from cancer.

The 11th census report of the United States shows that for the year ending May 31, 1890, the number of deaths from cancer was 18,536. This was the number reported in both the registration and non-registration area, probably far below the actual number, a cancerous death-rate of 29 in 100,000 of population. In the registration area of the United States which contain a population of 19,659,440 there were reported during the same year 9,657 deaths from cancer, a death-rate of 49 per 100,000 of population. (Dennis' System of Surgery.)

In the State of New York there were in 1890, according to the census report, 2,878 deaths from cancer, a death-rate of 48 per 100,000 of population.

The proportion of deaths from cancer to the whole mortality rate was in England in 1880 ..... 1 in 28 or 3.57 per cent.

United States, registration and non-registration area, in

1890.....	1 in 47 or 2.13	" "
United States, registration area, in 1890.....	1 in 25 or 4.00	" "
State of New York, in 1890.....	1 in 43 or 2.32	" "
27 Life Insurance Companies for 30 years.....	1 in 57 or 1.75	" "
Mutual Life Insurance Company of New York.....	1 in 59 or 1.70	" "
Knights of Maccabees, for 6 years, 1891-6.....	1 in 30 or 3.33	" "
American Legion of Honor, for 10 years..	1 in 25 or 4.00	" "
Royal League, for 1896.....	1 in 11 or 9.09	" "
Ancient Order United Workmen, for 1885 .....	1 in 23 or 4.35	" "
Royal Arcanum, for 18 years.....	1 in 37 or 3.70	" "
Royal Templars of Temperance, for 21 years .....	1 in 14 or 7.15	" "
Knights of Honor, for 24 years.....	1 in 38 or 3.00	" "

Surely the above statistical exhibit is sufficient to show the large share taken by cancer in the rates of mortality and to emphasize the importance of a thorough and rigid study of its cause and prevention.

As medical leaders of fraternal benefit organizations, it becomes us to observe that cancer occupies no mean position as a factor in swelling our total death rate.

The *increasing* death rate from cancer during the last half century in England and America is quite noticeable. In England, in 1840, the proportional death rate from cancer to the total mortality was 1 to 129, or .77 per cent.; in 1880, 1 to 28, or 3.57 per cent. Hence between these two dates the death rate from cancer was quadrupled.

In England there were 876 deaths from cancer to the million of population in 1861; in 1870, 884; in 1880, 468; in 1890, 590.

In the United States there was 1 death from cancer to every 155 of total deaths in 1850, or .64 per cent.; in 1860, 1 to 107, or .93 per cent.; in 1870, 1 in 79, or 1.25 per cent.; in 1880, 1 in 58, or 1.72 per cent.; in 1890, 47 or 2.13 per cent.

There were nearly nine times as many deaths reported by the United States Census as occurring in 1890 as in 1850, while between these two dates the population was scarcely trebled. A part of the increase may have been due to an increase of the proportion of old persons in the population and a part in improvement in diagnosis.

The increasing frequency of cancer, as shown by the above exhibit, should awaken in all medical examiners of our Beneficiary Orders an anxious interest in the effect which this disease is exerting upon their mortality rates, and consequently upon the cost of carrying fraternal benefits.

## INFLUENCE OF AGE.

In the causation of cancer, age appears to be an influential factor.

Of the 18,586 deaths reported by the 11th census as occurring from cancer in the United States during the year ended May 31, 1890, the deaths of persons

Under 20 years of age numbered . . . . .	819
Between 20 and 25 years of age . . . . .	155
" 25 " 30 " " . . . . .	816
" 30 " 35 " " . . . . .	606
" 35 " 40 " " . . . . .	960
" 40 " 45 " " . . . . .	1,412
" 45 " 50 " " . . . . .	1,812
" 50 " 55 " " . . . . .	2,192
" 55 " 60 " " . . . . .	2,124
" 60 " 65 " " . . . . .	2,359
" 65 " 70 " " . . . . .	2,153
" 70 " 75 " " . . . . .	1,687
75 years of age and over . . . . .	2,255
Unknown . . . . .	186

From the above table it appears that the quinquennial period 60-65 years furnished the largest number of deaths, 12 per cent. of the whole number, and of the decennial periods that between 60 and 70 years furnished the largest number, 24 per cent. of the whole number.

The records of the Royal Templars of Temperance show that out of 3,108 deaths 330 were from cancer. Dividing the ages from 20 years to 80 years into quinquennial periods, the following table shows the number of deaths in each period:

Years.	No. Deaths.	Years.	No. Deaths.
20-25 . . . . .	1	50-55 . . . . .	47
25-30 . . . . .	0	55-60 . . . . .	52
30-35 . . . . .	3	60-65 . . . . .	38
35-40 . . . . .	4	65-70 . . . . .	26
40-45 . . . . .	14	70-75 . . . . .	8
45-50 . . . . .	35	75-80 . . . . .	2
		Total . . . . .	230

The above table declares that the quinquennial period 55-60 furnished the largest number of deaths, 22 per cent. of the whole number. Of the decennial period, that between 50 and 60, furnished the largest number of deaths, 43 per cent. of the whole number.

From statistics collected by W. Roger Williams, M. D., he has drawn the conclusion that the largest number of cancer cases may be found between the ages of 55 and 65 years. These records agree essentially with the recorded history of cancer in all civilized countries.

Relatively few cases of cancer occur in persons under 30 years of age. The cancerous period of life is embraced between the ages of 35 and 70. Whenever an applicant, whose age is included in this period of life, presents himself for medical examination, it is a special duty of the medical examiner to recall the influence of age upon cancer and to make a diligent search for it in the case before him. Notwithstanding the fact that cancer appears far more frequently beyond middle life, it must not be forgotten that it also shows itself before that period and even in youth.

#### INFLUENCE OF SEX.

As an etiological factor in the production of cancer *sex* has a prominent place. Of the 18,536 deaths from cancer occurring in the United States during the year ended May 31, 1890, as shown by the census, 6,989 were of males and 11,578 of females, a ratio of 3 to 5. S. D. Gross in his System of Surgery states that in England the ratio of cancer deaths among men as compared with those among women has been as 1 to 8. Williams found by statistics concerning cancer deaths in England during 25 years previous to 1872, that for every 100 males who died from cancer 229 females died of that disease, a ratio of 5 to 12.

Out of 280 cancer deaths in the Royal Templars of Temperance, 78 have been males and 152 of females—twice as many of the latter as the former. The female membership has always been numerically less than the male membership. Notwithstanding this unfavorable death-rate from cancer in the female membership, the death-rate of that department from all causes has been less than the death-rate of the male membership.

Williams has expressed the belief that "at least among females, there is a greater liability to cancer in brunettes than in blondes."

It is incumbent upon the medical examiners of Fraternal Benefit Orders that admit women to beneficiary membership to subject each female applicant to a rigorous examination with a view of ascertaining the probable or possible existence of cancer. Cross-questioning should be minute and thorough, and should be specially aimed at the distinctively female organs, as the mammary glands and uterus.

## INFLUENCE OF HEREDITY.

Until within a brief period the belief that cancer is hereditary has been almost universal in the medical profession. If the disease itself is not transmissible from generation to generation, doubtless there is frequently transmitted a physical condition which readily takes on the disease. Dennis in his *System of Surgery* makes a statement that, "A careful investigation into the clinical history or malignant disease reveals the fact that from 12 to 15 per cent. of the cases can be traced to hereditary influences." Broca's table on the hereditary influence of cancer shows that in the first generation there was one death from this disease. The second generation consisted of four married daughters, all of whom died from cancer. The descendants of one of these daughters were 5 daughters and 2 sons, of whom 4 of the daughters and one of the sons died from cancer. Another of the 4 daughters of the second generation had 5 daughters and 2 sons, of whom the 5 daughters died from cancer. One of these last mentioned daughters had 5 children (belonging to the fourth generation), of whom one daughter died from cancer. Of the 28 descendants of the first generation, 15 died from cancer.

Many other family histories might be adduced to show the startling effects of hereditary influence in the production of this disease. Of the 280 cancer deaths which have occurred in the Royal Templars of Temperance, in only 78 was the family history recorded. In these 78 family histories, in only 5 was recorded a death from cancer; in one the father had cancer, in the second, the paternal grandmother, a sister in each of the third and fourth, the mother in the fifth. Of these same 78 families it is recorded that tuberculosis of the lungs appeared in 17 of them.

Dr. W. Roger Williams, a recognized authority on the whole subject of cancer, in a study of 136 cases of breast cancer found a family history of the disease in 25 per cent. of the cases.

There are some strong arguments against the hereditary influence of cancer which the brevity of this paper will not permit me to adduce.

Although it is extremely difficult to determine the amount of hereditary influence in the production of cancer, figures and facts are so many and so large in its favor that we are compelled to believe in its existence, and in many instances in its broad and deep significance.

In an etiological study of this disease we cannot safely leave out of consideration hereditary influence. The medical examiner who, in making his decisions, pays no attention to this causal factor, will find in a series of years the death rate of his organization largely augmented by reason of his inattention and delinquency.

The exact amount of influence which a cancerous subject will exert upon his succeeding generation no medical examiner is wise enough to determine. Heredity cannot be measured with a tape-line nor weighed with a pair of scales. It has been a general rule, adopted by the writer, to recommend the acceptance of an applicant in whose family history, including that of grandparents, only one case of cancer has appeared, and to recommend rejection if more than one cancerous case has occurred.

Accumulating evidence substantiates the belief that a consumptive family history points not only to tuberculosis, but also to cancer in the descendants.

It behooves each medical examiner to study thoroughly the subject of cancerous heredity in relation to all physical conditions of the human system, and to investigate exhaustively the physical tendencies and environment of each applicant who presents a cancerous family history.

#### PARASITIC INFLUENCE.

Half a century ago Watson made the following statement: "There are not wanting, then, plausible grounds for the hypothesis, \* \* \* that cancerous growths are strictly parasitic, and independent of the body, excepting so far as they derive their pabulum from its juices." Neither Flint, in his *Practice of Medicine*, nor Gross, in his *Surgery*, mentions the parasitic origin of cancer. Dennis, in his *Surgery*, thus expresses himself: "At the present time the weight of opinion seems to be opposed to the germ or parasitic origin of neoplasms."

Of late some Italian pathologists have been working very assiduously in the parasitic field of cancer. In a late article on "An Inquiry into the Etiology of Cancer," Dr. Roswell Park writes of their results already obtained: "Without going so far as to say \* \* \* that all cancers are necessarily of parasitic origin, one is justified by these results in at least maintaining that some cancers are positively of such origin."

Although there is no absolute proof that cancers have a parasitic origin, in favor of this belief are many arguments drawn from analogy and experimental research. Should there be brought to light conclusive proof that a parasite is the cause of cancer, our belief in hereditary influence would be greatly weakened, and our thoughts, as medical examiners upon the relation of cancer to fraternal benefit risks, would be turned into new channels.

Many other factors have been offered as influential in the production of cancer, and theories presented as a causal explanation of its existence. Of these time will permit me barely to mention only a few: Local irritation, as the mechanical action of feces upon the cecum and rectum; of soot, as seen in chimney sweep's

scrotal cancer; of the clay pipe, as seen in cancer of the lip; traumatism, as bruises and wounds of various descriptions; sinus irritation, as observed at the cancerous mouth of a sinus following a fracture.

Race is believed to exert an influence in the production of cancer, it being more common in the white than in the black race. Of late years this belief has been undergoing modification.

Climate has its advocate as a cancer-producer.

Flint expresses the belief that cancer is "purely local in its origin, and is not preceded by any cachexia." Virchow believes that cancer has its development from connective tissue. Waldeyer, that all varieties of cancer are derived from epithelium. Gross, that it is "of constitutional origin or connected with a contaminated state of the blood and solids." Cohnheim's theory expresses the belief that "tumors take their origin from embryonic cells which are in excess of the requirements of fetal development, or from cells that are found in places or parts or organs where they do not normally belong."

Stomach cancer is so very common that the writer may be excused for making a few special observations upon the disease as it appears in this part of the body. According to Virchow 84.9 per cent. of all primary cancers are in the stomach. It is safe to conclude that about  $\frac{1}{3}$  of all primary cancers occur in this organ.

In many cases it may be difficult to determine whether there exists any organic disease of the stomach, and when a condition of organic disease has been proven the differential diagnosis may be extremely difficult or impossible. The existence of a tumor in the stomach is the only reliable clinical fact which can be depended upon for an accurate diagnosis of gastric cancer. Brinton states that a tumor exists in 80 per cent. of cancerous disease of the stomach. Cancer of the stomach may be developed from a simple ulcer. Lebert believes this to be the case in 6 per cent. of cases of gastric cancer. Every slight disturbance of the stomach should be carefully investigated by the medical examiner.

In the diagnosis of cancer in its incipency, many difficulties may arise. This is markedly true of internal cancers. They are apt to be slow and insidious in their growth. There are many *latent* cases which do not express themselves in a pronounced form until the general system is seriously affected. These cases puzzle the most experienced diagnostic acumen.

In the consideration of this subject it has been the author's endeavor to make prominent the following points, viz :

1. The importance of the study of cancer with a view of lessening its destructive influence upon the mortality rates of Fraternal Beneficiary Orders.



2. A statistical exhibit shows the effect of cancer upon the rate of mortality in the United States, several other countries, Life Insurance companies and Fraternal Beneficiary Orders.

3. Statistics emphasize the belief that during the last half century cancer has alarmingly increased both in the United States and England.

4. Influence of *age* in the production of cancer.

5. Influence of *sex* in the production of cancer.

6. Influence of *heredity* in the production of cancer.

7. Parasitic influence in the production of cancer.

8. Cancer of the stomach in both males and females, and of the breast and uterus in females, is so exceedingly common that special investigation is demanded whenever any diseased condition is suspected in these organs.

In closing permit me to express the hope that this subject will have a free and incisive discussion and that its future study by our medical examiners will bear fruit that may be used for the growth and perpetuity of all the Orders connected with the Fraternal Congress.

#### DISCUSSION.

DR. SANFORD HANSCOM: I have been much interested in the very valuable paper with which Dr. Grosvenor has favored us, and find myself in general sympathy with his views and deductions.

I am in full accord with the doctor as to the belief that cancer in a family history impairs a risk, but am inclined to differ with him as to the degree of impairment that should be recognized. I should not be willing to say that two cases of cancer in a family history should always cause rejection.

It is evident that the influence of cancer in an applicant's family upon the character of his risk cannot be predicted with any great degree of accuracy until the etiology of the disease is more fully understood.

If the liability to cancer is largely an inherited condition, then any history of that malady in the family must be regarded of marked importance; but on the other hand, if the cause is

wholly parasitic and its development is uninfluenced by inheritance, its presence in the family is of little consequence. Unfortunately this question as to causation does not as yet appear to have been satisfactorily solved by our most competent observers. So far, however, as I have been privileged to note the trend of professional opinion in recent years, it appears to be in the direction of a parasitic origin, and the importance of inheritance as an element in its production is considered to be correspondingly diminished.

Stillman in his treatise on Medical Examination for Life Insurance, 1888 edition, says: "When two or more deaths from cancer have occurred in an applicant's family, he should be rejected." In the same volume he also says: "When both taints, the cancerous and tubercular, exist in his family, the applicant should be rejected." In my opinion the majority of medical directors to-day would not be willing to follow in all cases the advice of Stillman given ten years ago.

The prevailing opinion of the present time appears to have been better voiced by Dr. J. F. Payne, of London, in an exhaustive paper upon "The Relation of Cancer to Life Insurance" and published in the February, 1898, issue of "The Medical Examiner." In discussing the influence of cancer relative upon male risks the doctor said that "One death in the family from cancer may be neglected, but that two from such cause require an addition," and that "a case calling for absolute rejection on this ground would hardly occur."

One of the most interesting articles upon the etiology of cancer that has recently come under my observation was from the pen of Dr. Roswell Park, of Buffalo, N. Y., extensively quoted by the reader. This article may be found in The American Journal of Medical Sciences for May, 1898. It was the doctor's opinion that cancer is a parasitic and infectious disease, and he described two interesting experiments conducted by Morau, tending to show that an animal can be successfully inoculated

from a cancer of another animal. The first experiment was made by inoculating ten white mice from fragments of an epithelial cancer of another mouse of the same species. The result was that eight of the ten mice developed cancer nodules, from which another mouse was successfully inoculated. The second test was conducted by placing bed bugs in a cage of white mice that had been taken from a cage of cancerous mice. After a few months it was found that all the mice infested with the bugs were suffering from cancer.

Dr. Park stated that, "If upon experimental grounds one should infer that all cancers were parasitic manifestations, he would do little violence to the laws of logic."

During the present year I have examined the mortuary records of the Order in which I have the honor to represent, from its inception to the close of 1897, a period of twenty-one years, so far as the same relate to cancer mortality, in order to determine what percentage of cancer victims gave a family history of cancer when admitted to the Order.

It appears that cancer has caused the death of five hundred and forty-six of our members, and that only 5.4 per cent. of the whole number gave a history of family cancer. In no case does it appear that more than one relative had suffered from this malady. In order to ascertain, so far as possible, to what extent this very small number of cancer relations pointed to an inherited taint, a further examination was made by noting the number of cancer deaths in families of as many members who died from *all causes* in each of twenty-one years as there were *cancer* deaths in that year.

This examination shows that 4.4 per cent. of those who died from all causes gave a history of cancer relations.

It thus appears that the tainted relations of the *cancer subjects* were only one per cent. more numerous than the tainted relations of the same number of members who died from *all causes*—

a number so small that if *any* hereditary influence is indicated, it must be considered practically inconsequential.

It is estimated by Dr. Park that from 25 per cent. to 35 per cent. of the cancer cases give a history of family cancer, and this estimate appears to coincide with the opinion of other authorities. The great difference between this estimate and the 5.4 per cent. in the experience in the Royal Arcanum may be due, in part, to a more complete and comprehensive family history on the part of the former, as they are obtained from clinical records, and to selection in the latter class.

In this connection it should be remembered that life insurance records as a rule only include the history of the immediate family and grandparents, whereas clinical records of deaths in the general population would be likely to cover not only the immediate family and grandparents, but also the collateral branches of the family. In considering this question of family influence, the fact should not be overlooked that members of an applicant's family may develop cancer after he becomes a member, and even after his death, and that the mortality record of a family cannot be fully known while any member thereof is living.

While, perhaps, no one may believe that cancer can be directly transmitted, there appears to be ample evidence that a liability or predisposition to cancer may be inherited. Hence a risk should be looked upon as impaired, to a certain extent, if cancer is found in the family, especially if the applicant has reached middle life.

As cancer is a disease chiefly of advanced life, its presence in the family history of a young risk may be more lightly regarded.

In passing upon young risks, it may be well to remember that only three out of every five who insure die insured, and that the average duration of life policies is about ten years, but that if

all policies were kept up until they became claims by the death of the insured, the average duration would be thirty years.

DR. R. E. MOSS: I desire to thank Dr. Grosvenor for the excellent paper which he has presented. I do not fully agree with him in some particulars, but in the main I certainly do. Dr. Hanscom has taken the same position that I certainly should along the line of cancer, and his remarks are exactly in accordance with my belief, but there were some points I wish to go a little further with. I believe that when we study the cancer history of families, that we find the offspring of cancer parentage has an inherited weakened constitution, and for that reason we should reject many of these cases, not because we think they are going to die of cancer, but because of the weakened constitution which they inherit and which renders them liable to die of some other disease. I think the author stated that some one had advised where there were two cases of cancer to invariably reject, and where there was but one case of cancer and one of consumption they rejected. That is not exactly my mode of procedure. There are many family histories showing two cases of cancer that I do not consider sufficient cause for rejection, provided, however, the applicant is a good physical risk. If he is light in weight, then perhaps it may be taken into consideration, but I do invariably reject where there is a case of cancer and a case of consumption in the family history, provided the cancer is on one side of the parentage and the consumption on the other. These are two conditions that lead to a weakened constitution in my mind, and for that reason I reject.

I have made a careful study of applications and death claims, to see what effect cancer parentage has upon a family history, and I was very much surprised. I found, after looking over several hundred cases, taking none but what the grandparents' history was given complete, that instead of cancer cropping out in the grandchildren, we had more cases (three to one) of consumption than of cancer or of any other disease that might be hereditary. In thinking about the weight of the applicant, I

became convinced that in nearly every case where the applicant was not of light weight, we could question the diagnosis of cancer in his parentage. I only found two or three where the applicant was up to the normal weight, and this led me to believe that there was some inherited weakened condition, and I also believe that, could we get the history of every party who dies with cancer during early childhood, we would invariably find a weak, perhaps a puny child, all along through childhood.

DR. THOMAS MILLMAN: This paper of Dr. Grosvenor's is a very able one, as all of his of the past have been, and we always know we are going to get something good when he promises to read a paper. I read a short paper two or three years ago upon this subject, and I may add a few points from my own observation, though I agree with most of what has been said. I have simply compiled my statistics from the deaths occurring in our Order. Of 3,600 deaths, during twenty years, 154 were reported as due to cancer, or 1 in every 24 deaths. I noticed, on reviewing the papers, that of all the applicants that had been accepted, 1 in every 26 gave the history of cancer, and I have adopted the rule to accept applicants where there is a history of cancer in only one relative. If there should be two such relatives I reject, or of there be one cancer and one phthisis relative I reject. Now 1 in every 22 of the deaths, no matter from what cause, show a history of cancer, and there is very little difference, therefore, between that and the portion amongst those accepted. Out of the 154 deaths there are only records of 15 showing the history of cancer at the time of application, being 1 in every 10 deaths. This shows to my mind that there is a tendency in people who have a history of cancer in even one relative to acquire the disease or to inherit a predisposition to it.

Lately I have been in the habit, at the time of passing the death claim of cancer, to write to the physician or relative, asking if there ever have been any deaths amongst relatives since the deceased was admitted. I have been doing this for about one year, and have received replies from 15 out of 26 cases. Of the 15,

3 cases had a brother each die of cancer since admission, while in the other 12 it was stated there was no history of cancer. I think this is an important point to follow up, and if we all do so we shall gain some valuable information. We have to take the record at the time of admission, and if we can find out from the physician attending the deceased at the time of death, we may get further history of cancer.

The younger the society the less likelihood of deaths from cancer, but as your society grows in years you must expect to find a greater number of deaths from this cause, and it shows the necessity of trying to find out the number of deaths from cancer occurring in the family of the deceased, because his brothers and sisters, like himself, are growing older and becoming more liable to show cancer, whereas, when he was admitted, they were young like himself. I am still of the firm belief that there is some predisposition or liability to the disease in persons where there is a family history of it, even though it may be parasitic in its origin.

DR. J. T. CRAIG: This paper does not call for a general discussion of cancer, but as I understand it, to the discussion of the relation of cancer to the insurance societies in connection with other causes of death, a matter which we must consider in passing upon applications for membership. There is no one thing, perhaps, that we can in all cases reject for, but there are many things that must be taken into consideration in passing upon an application. While we would ordinarily reject an applicant with an undoubted family history of cancer, we may hesitate and even approve the application if the physical examination is perfect or extraordinarily good. The discussion should mean, I presume, the tendency towards cancer which we may inherit. No other means of getting cancer into the system can cut any figure in our disposition of applicants.

I think we cannot deny that there is an hereditary tendency to various diseases, and cancer among the number. We do not,

perhaps, inherit the disease itself, directly, but we inherit a condition favorable in the development of this disease, and if that condition has developed a certain line of disease throughout several generations, it must be taken into consideration and great weight given it in our decision upon an application. If an applicant had inherited a tendency to struma, tuberculosis and cancer, he of course would be scrutinized very closely, and passed upon in accordance with a very strict rule. The direct transmission by heredity of such diseases as syphilis and others of like character, we must take into consideration in direct line.

In examining recruits for the United States Army, as I have had the opportunity to do during the late war, the rules by which we are governed take into consideration the hereditary tendency to disease in this way, that they first consider the relative height and weight, and rejections are largely on account of light weight, which shows a non-resistant and weakened constitution, a lack of development and growth, which we find in life insurance examinations are the result usually of heredity. The United States Army makes a standard of height and weight that is not considered, I believe, usually in life insurance. Taking for instance a man whose height is five feet six inches, they count two pounds for each inch of his height as a standard, which in this case would be 132 pounds, and they allow a variation of 20%. After reaching five feet seven inches they add five pounds for every inch of his height. If we would consider this more closely and draw our lines more closely, I think we would be in the line of improvement.

Of course these discussions run in the line of instruction, and perhaps by giving our views we may all profit by the exchange of ideas. As indicated by the author of the paper these cases are more numerous among females than among males, and for the reason that lady physicians would be more apt to study the diseases incidental to their sex, I hope the lady physicians pres-



ent will give us the benefit of their investigations into this subject.

THE PRESIDENT : Dr. Danforth, can you tell us something about the work of your society?

DR. M. M. DANFORTH : Our society is quite new and I am not prepared at present to give statistics. We have had comparatively few deaths from cancer.

THE PRESIDENT : In your selection of female risks do you take into consideration the line in which cancer has occurred, that is, whether it is on the female or male side of the family?

DR. DANFORTH : We consider it as of more importance if on the female line.

THE PRESIDENT : How is it with you, Dr. Snyder?

DR. SNYDER : Our experience is still less than Dr. Danforth's. I think it should be generally noticed that if cancer is in the family on the female side, we should be very careful about the risk.

THE PRESIDENT : I think the question of cancer in the matter of selection is of a great deal more importance where you are selecting for female risks than where you select male risks. If a male applicant comes with a history of cancer on the male side you should not consider the application, but if the cancer is on the female side the application is deserving of consideration.

Dr. Young, can you give us some points from your experience?

DR. J. B. YOUNG : My method has been generally in examining applications where there is a history of cancer on either side, that if on the male side not to pay much attention to it, but in our society we admit females where there is a history of cancer on the male side. If the history is on the female side

and she has not passed the menopause, we do not accept the risk. I have not had much experience with cancer cases, for we have not had a large number in our association, and I have no statistics in that line.

**THE PRESIDENT :** I think the natural trend is towards caution in that particular line, as cancer is a disease of age and of degeneration. The remark I made relative to the family age cuts an important figure. If the family age is young and the applicant shows history of cancer, I do not consider him entitled to any consideration, but if the family age is old and the cancer occurred in old persons, I do not see that it becomes such an important factor.

I think if we should put it to a vote it would be found that we are all selecting our applicants along the same line.

**DR. McCLINTOCK :** Is it not a fact that in the modern advances of medicine we are very rapidly cutting down the number of inherited diseases and that we now have syphilis left and almost that alone? If that be true, I think what my brother over here said would largely hold good, that it is the tissue we have to deal with and not the heredity, that is, that poor tissue would propagate poor tissue, and we should take into consideration the age of the parents at the time the child was born, to consider whether at that time they had disease or the seeds of disease in the system. My friend says that he deals with the applicants according to their weight, and according to my idea, that does show the existence of poor tissue. To illustrate by erysipelas, the person who has that once and has it a second time may have it seven or eight times, whilst you or I would never have it. Where we have a poor history, the family age being below the age of expectancy, it is well to be careful, because, while they may not have any cancer or tuberculosis in the family, they may die of some fever or some other disease which we would not have developed.

**THE PRESIDENT:** Dr. Warner, we would like to hear from you on this subject.

**DR. H. A. WARNER:** I was not present when this paper was read, and the first remark that attracted my attention after I came into the room was that when we come to the age of organic diseases, we hardly ever apply that term to males at forty-five, though we do apply it to females, and I think it is a wrong idea to entertain. I have been very closely associated with the medical director of an old line company, and one of the great things he is afraid of is females when they reach the age of forty years, provided they have not passed the menopause. The whole theory along that line is fallacious according to the mortality statistics given by the people in the business. If you take the lines that have been drawn for us upon the actuary's table and the examiner's table, you will find that at ten years of age the line is below that of the males, while at seventeen years of age it passes above this line and goes gradually up to reach the maximum at about thirty-three or thirty-five, meaning, if we speak in money terms, about three dollars higher than the male risks at the age of thirty-five. It begins to fall then, and at forty crosses below the male line and remains there throughout the rest of life. I take it that we do not get cancer in females oftener than in males. Cancer of the breast usually comes from an injury, and I have not found a case in my practice, or in that of several surgeons in my city, where the mother had had cancer of the breast. I look upon cancer of the womb in the same way, that it is a local condition and not a constitutional one; in fact, I take very little cognizance of cancer.

If you take the same environment, take my own family history, for instance, my grandfather took up a farm in Ohio, and the family has continued to live there under the same conditions, and what came to one member of the family came to others. Why? Because they all lived there. Put three or four people on the same conditions, living the same life, thinking the same

thoughts, neglecting the same sanitary conditions, and you find the same diseases along this line, and I think cancer would fall in there after fifty or sixty years of age.

Now another point. Very few fathers have had cancer during the time when they were begetting these children. It is after they have passed this period of life that they have it. I would just simply not think much about cancer from a hereditary standpoint.

DR. J. W. GROSVENOR : The last speaker has made the statement that he has very little regard for cancer as a medical examiner. Now, one of the objects of this paper was to call the attention not only of supreme medical examiners, but of local medical examiners, to the importance of this disease as related to benefit risks, and I have been considerably afraid that we should lose sight of the importance of an hereditary influence in the direction of cancer. I do not think it is absolutely proven that there is no such thing as direct heredity. I do really believe that it is possible that tuberculosis may have more than one causal factor, and that cancer may possibly have more than one causal factor. I do believe that in most every case of tuberculosis this causal factor is a germ. The brother upon my right stated that he believed that tissues of certain kinds can be inherited. Now, if that is so, why cannot cancer tissue be inherited? Is it not a fact that there is a possibility in that direction? I do not give up entirely the view of direct heredity as yet, and I do hope that as the leading medical examiners of our Orders, you will endeavor to make the local medical examiners look upon the importance of this subject as a very serious matter. Occasionally it happens that a member of an Order dies of cancer within two years after he has been received into membership. It may be a fact that that individual had the beginnings of cancer at the time he was admitted, and the point I wish to bring out is that the local medical examiner should especially scrutinize cases coming before him when the parentage has shown cancer, and that he should, if possible, endeavor to

ascertain the presence of cancer in the individual under examination.

I know it is exceedingly difficult to determine when a cancer is present in its incipiency. It is so with cancer of the stomach, liver and other organs, but we should do the very best we can to ascertain all the facts in the case. Cancer is a disease that is causing a large mortality in our Beneficial Orders, and, as our brother has said, we must look upon it especially in the line of heredity if we would accomplish anything in the study of the disease as related to our beneficial system.

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### CAN WE BETTER GUARD THE PASS?

BY S. T. M'DERMUTH, M. D., SUPREME MEDICAL EXAMINER FRATERNAL UNION  
OF AMERICA.

The assessment notice bearing the names of deceased, their address, amount of protection, beneficiary and cause of death reveals in the latter an ominous percentage of diathetic discrasia. Consumption or Tuberculosis in some form plays a prominent role in decorating this monthly or bi-monthly invitation to the living to "stand and deliver."

Other causes strongly suggestive of hereditary influence or of acquired cachexia, or disease which has had no sudden onset and rapid progress to a fatal ending, are in bold relief on these frequent-appearing printed souvenirs. Sufficiently pointed is this revelation to arrest the attention of reflecting men, whether connected or not with the medical departments of fraternal insurance. The exhibition implies a lack of excellency in those of us appointed to guard the entrance pass. In the face of facts illumined as is this, a frank confession, rather than blind, stubborn denial, is an earnest of efforts looking to a betterment of the records.

Perfection is manifestly beyond the reach of this line of human endeavor. It is only a question of elevating the standard and of bringing influences to bear that will stimulate all in the examining ranks to work up as near to the standard as possible. Precedent to the more efficient work the Supreme Medical Examiner must have in his hands the power of appointing the local examiner, as well as the power to revoke that commission for cause. He should not be handicapped by another power saying, this or that examiner must be appointed.

While the Supreme Examiner occupies the most conspicuous place in the guard line, the local examiner is necessarily the chief reliance at the gates of the citadel, to repel the goths and vandals that would defile the physical temple and hazard the integrity and perpetuity of fraternal insurance.

To him come privileges and no small amount of perquisites, but linked with these and inseparable from them is a profound *responsibility*.

How well is this met? Judging from the large percentage of deaths occurring in the early period—first six months, first year, or first two years following date of certificate—and, judging by cause of death appearing on assessment notice, it is, sad to state, not met in a manner to adorn the archives of a learned profession. Why? Wherefore this shortcoming, while in other respects the medical profession is abreast with civilization and progress, and meets every other test imposed by the goddess of science and art? I believe an answer not inapt would be that it has been a Spanish dominion, lacking in enterprise to cultivate and develop its resources. The medical college, the medical society, the medical director and the Supreme Examiner have been the agents of a feudal system that has dragged out a life of inaction, with fruits in the insurance field comparable to the fruits of civilization observable in Spanish colonies three to four centuries old.

The average medical man who becomes an examiner has never been taught the art of examining for life insurance. He seldom grasps the problem in all its profundity. He may be an expert in locating the cause and seat of disease in a patient, but somehow a vague impression possesses him that his skill is best exemplified when he fails to discover pathological lesion in a candidate for insurance.

This is not meant to impeach the integrity of examiners as a class, but as a reproach to the educating agencies above alluded to for permitting such an impression to hold sway all these years.

But little effort has ever been exerted to acquaint the examiner with his duties and responsibilities. A studied effort, it almost seems, has been made, especially by those who guide the medical destinies of company insurance, to conceal from the examiner information touching the *chief* features on which ratings are based, while the examiner seems never to have been taken into the confidence of his superior on the minor points of detail which may influence a risk.

The motive for thus withholding such knowledge must be either that the examiner is viewed as being on a low plane of dignity, else that he is unscrupulous, and would only turn that knowledge to cunning and abuse by concealing fatal or adverse features in his examination records.

That the latter might occur in rare instances I would not question, for every medico is not a saint, any more than is every minister a saint. But I do believe the mass of the profession to be honest and anxious to conform to requirements when made known to them, anxious to be made familiar with the chief as well as the host of lesser influences which enter into the rating for insurance, and then conscientiously apply this knowledge.

Examiners may be classed as, first, competent, and second, incompetent. Again they may be classed as, first, careful and conscientious, and second, careless and indifferent. Some otherwise able men come in the latter class, and their work, hence, has but little value for insurance.

Some, lacking training or natural ability, or, for some reason not grounded in medical science, are incompetent. A small percentage only are ideal examiners. Some, at first blush, will take umbrage at the above statement. At the same time they would feel no wounded pride should it be hinted that they are not well versed in medical jurisprudence; that they are able men in their profession, but are not competent to act as chemists to a city health board, to prosecute autopsies for a coroner, and interpret their findings to a coroner's jury; not competent to take the witness stand and testify in a mooted case of insanity. The average medical man, not specially trained in these branches, freely admits his incompetency for this kind of work; then why should anyone feel piqued if gently nudged that he is not a fully competent examiner, even though he knows himself and others know him to be able and well equipped in general medicine?

Any reasonable man won't so feel when he stops to consider that medico-insurance, like the several kinds of work above alluded to, is a branch of medical jurisprudence.\*

Vast money interests are involved, and his work, as an examiner, may be subject at any time to inspection and review before legal tribunals. Can an examiner afford to stake his reputation on a matter of such moment without some special knowledge of the work he undertakes any more than he can afford without technical knowledge to stake his reputation on the healthfulness or otherwise of a city's water supply, or the probable poison in a man's stomach on exhibition before a coroner's jury; or the mental responsibility or otherwise of a paranoic?

All present, I venture, will agree with me that there is a vast amount of indifferent work done by examiners. The record of every insurance body, fraternal or company, is marred by indifferent work in the medical department, and is no compliment to the medical profession.

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[\* Since writing this, the October number of "The Medical Examiner" has arrived, and under the subject "What Constitutes a Medical Examiner," the editor, Dr. Geo. W. Wells, handles the same train of thought. This journal, by the way, is a commendable publication devoted to medico-insurance, and should be read by every examiner. It is published at 100 Williams St., New York City.]

This, because the examining portion of the profession has not been duly awakened to the technical character of the work which it has undertaken.

The only object of the foregoing, setting forth a condition and not a theory, is to first get our bearings and then see what, if any, tactics will avail to diminish the blemish, or invigorate the feebleness characterizing this department of the work.

Along this line the writer would offer the following as a partial solution :

The class of examiners who lack training or skill, especially to diagnose morbid states, is hopelessly beyond any influence of this section to render competent, and the appointing power has only one choice, that of declining their services, and not permitting them to act in a capacity they are unqualified to fill. But even this clear dictate will have to be waived in isolated cases, where no better talent is available, though, in such instances, the report, if made out entirely by an honest deputy or agent, would have about as much value.

To get more valuable service from the much larger class, the members of which are learned and skilled in general professional work, but lack something in medico-insurance, we would suggest :

First—That each examiner be made better acquainted with all the factors that enter into the determination of risks. By thus taking the examiners into our confidence a double purpose is served, (a) that of enlightenment so that more intelligent reports will come in, and (b) that of a weightier sense of responsibility. It will effect closer ties between the local and supreme functionaries by appealing to the honor of the former and inspiring extra effort to conform to what is expected by the latter and thus meet the approbation of those higher in authority.

This first suggestion would imply, as means for its accomplishment,

(a) More elaborate instructions than are usually supplied to examiners.

(b) The supplying of medico-insurance literature or the requisition that examiners thus supply themselves with text books, or, at least periodicals devoted to the object.

(c) The establishment in medical societies of a section devoted to the study of the subject.

Second—Let the name of any examiner who has been tried and found entirely disqualified by either incompetency or dishonesty be in the archives of every Order who has membership in this body, as the name of every criminal or grossly dishonest organizer should be a common possession by this body. Let a standard be set and a quasi-authority proclaimed by this body that will be recognized and respected by all the adjuncts or agencies operating under it or in any of its departments.



Third—Hundreds of men of otherwise upright probity may be lax in this domain, but stimulated to a higher ethics by an awakening afforded by recognizing some check, some moderator, some subsequent condition that is liable to face them and demand their defence or leave them stand to some extent condemned.

One such check the writer has found effective is a double examination. Under this plan, which I do not urge as practical in fraternal insurance, each examiner is put on his metal, as he does not wish to be "left" in detecting a lesion that his colleague may find and dispose.

Another such check might be applied by apprising examiners that they may be subject to post mortem explanation if the insured dies from causes that in any way cast suspicion on the examiner's report of the deceased, this especially if the member has died, say, within a year of his examination, and the cause is other than acute disease fully capable of destroying life in the absence of previous chronic disease or of hereditary taint.

Fourth—To leave the examiner untrammelled by any or all local influences, and relieve him, on occasions, from facing trying situations, prejudicial they may be, in some instances, to his professional or business interests, the examination report must be sent direct from his hands to the head or supreme office so that it will escape inspection at the hands of organizers or lodge officers. Else the examiner should be provided with a form for private, confidential report, for use at his discretion. I rather prefer the latter as being equally effective and more convenient, as it is advantageous, in some respects, to have examinations inspected by deputies or secretaries, especially to detect omissions or defects of some nature which examiners are subject to, particularly when dealing with a form they are not yet familiar with.

The foregoing four divisions apply to possibly better service in the immediate future. For still better results in the more remote future, I would add :

Fifth—Let this Congress, representing, as it does, the vast property interest involved in two millions, or more, insured risks, and four billions of insurance in force, through its medical section, appeal to every medical college in the land to recognize and meet the requirements of such now vast and rapidly expanding interests, by providing instruction suitable to well equip their graduates for this work—for this field that is open to them on stepping out from their *alma mater*.

By the putting in practice of the foregoing, and, perhaps, of some wise measures overlooked by the writer, the latter believes his interrogatory subject may be answered in the affirmative.

## DISCUSSION.

DR. J. D. YOUNG : I was not aware that I was expected to lead the discussion upon this subject until this morning, but this is a question that has given me a great deal of difficulty in the past, the exact method of selecting medical examiners, and how to know what kind of medical examiners I had after selecting them and before I had a large number of risks accepted by the Order. For instance, I may receive a hundred papers from a subordinate association just formed, the medical examiner sends in credentials that are all right, the papers seem to be all right, and I have no method, of course, of ascertaining whether these examinations have been what they should have been or not. Within six months deaths begin to occur from heart disease, consumption, cancer, etc., deaths which we believe should not occur so soon after a medical examination. Unfortunately for us, we labor under the disadvantage that all the human race must die, and many of them a great deal sooner than we want them to, after being passed by medical examiners. Now, almost always after investigating one of these cases, the medical examiner is willing to swear the applicant had no such disease when he examined him or her. When I find that I have an incompetent medical examiner, of course I have a remedy, but it seems to me that some medical examiners who furnish perfect credentials seem to have no knowledge of insurance matters, and are not inclined to receive any. If you hint anything of the kind to them they go up into the air in a minute. They know all there is about it and don't propose to be taught any more. Now just how to get these medical examinations up to what they should be, is more than I have been able to ascertain. Most of our medical examiners are true men and their work is satisfactory, but occasionally we get a large number of examinations from an examiner who proves afterwards either to have been incompetent, or to have intended to place upon us bad risks. I think it is more frequently from carelessness than from ignorance. They don't examine thoroughly into the case. I know

that medical examiners have told me when it was brought to their attention that some risk was placed upon the Order that should not have been. "Well, I was called away just as I was making the examination, and I hurriedly filled up the paper and sent it on." I don't mean to say that as a class medical examiners do anything of that kind, but occasionally we have such cases, and how to deal with them, or how to prevent the taking of such risks, seems to be an unsolved problem so far as I know. When the papers come on everything seems to be all right, and we know nothing of the applicant except what the paper indicates. Frequently I have medical examiners say that they don't think the family history is of so much consequence and that they find the applicant a good risk. They think if they have a good physical risk before them, it doesn't matter what the father or mother, brothers or sisters died of, the applicant should be accepted just the same.

DR. J. T. CRAIG : I think this is just the kind of a question we ought to discuss, but as I have been discussing every question that has come up, I want to offer an excuse now, that we come here for the purpose of getting information, and that is why I talk.

I think I can suggest two valuable means of "guarding the pass." First, we might instruct those who are to form our army of future medical examiners for insurance, and then the next point is to instruct the medical examiners who are already appointed and are in the field doing the work. I have the honor to be one of the few medical men in these Orders that is lecturing to a class of medical students upon life insurance. I have the chair, in one of our colleges in Kansas City, of lecturer upon this subject, and I believe I have done a great deal of good in this way; that those who have graduated from that school, and there is a large class every year, have had the opportunity on account of this instruction to obtain positions as medical examiners for life insurance companies that they could not have gained in any other way. In making applications for such position they have

stated that they have taken a full course of this kind in this institution, and the company they apply to usually writes to me concerning the matter and they have always received an appointment.

There is a vast difference between a good physician and a good medical examiner for life insurance. I find that many of our best physicians are our poorest examiners, and the reason is that they have never studied the subject; it is just as foreign to their knowledge of medicine as a subject entirely outside of medicine. It is plain to the laity even that they know nothing at all about it. I recall an instance that occurred in my experience about a year ago where a man came to me and said, "Doctor, what do you know about Dr. ——?" Well, I said, I am not passing my opinion upon doctors at present; what do you mean by the question? He said, "Is he a good doctor?" I said, have you employed him? "Yes." Well, you thought he was a good doctor or you would not have employed him. He replied, "I did until a few days ago, when I made application for life insurance and he took me into his office, examined me for an hour and wasn't through then, and I came to the conclusion that he didn't know a damned thing about it." He thought a man who could not make an examination for insurance could not be a good doctor, and this illustrates that a man may be a good physician and not know much about making such examinations unless he has been especially taught.

To give you an idea of how little some men know I had 25 application blanks sent me some time ago, which more than equaled anything I have ever seen before. The man had reported the temperatures from 70 to 104. He was sending me dead men and those that would soon be dead, and yet was recording them as first-class risks. He was recording the specific gravity at from 107 to 1,001. What deduction would you make? Why, just what I did, that he had no thermometer and no apparatus for making urinalysis and knew nothing about the pulse rate in health or the specific gravity of healthy urine. I

simply took the train and went down to see what sort of a man he was. I had a curiosity to see that man, and if he had been in a museum I should have gone further to see him than most any animal. I found him a man of fine physical development, with an intelligent, high forehead that ran to the back of his neck. I asked some of his neighbors what sort of a doctor he was, and they said he was one of the finest doctors you ever saw. He is wonderful on malaria and once operated on a case of appendicitis.

Question. What was the result?

Dr. Craig: I don't know. I didn't investigate any further, but when I talked with him and asked what he meant by such a report, he informed me that the man's temperature varied, and wasn't always the same. I agreed with him, of course, and asked if his thermometer might not be wrong. He said, "oh, no, oh, no." I then asked to see the thermometer, but he didn't know where it was, and though I went with him to the office to look for it, he couldn't find it. I then asked about the urinalysis, and he said he had used up all his litmus paper, and that he broke his urinometer on the side of the tin cup in which he had been using it. Well, it simply meant that he had been lying to me, and as I had no time to examine all these applicants myself I thought of going to a nearby city and having a good examiner visit the community and see the applicants. I knew, however, if I did that I should cause a big row when it got about the neighborhood that this doctor couldn't examine for life insurance, and it might be cause for legal proceedings against me for damages.

There is another class of physicians we have to deal with. A man will find the specific gravity of the urine normal and will not examine any further. I once examined Doctor —— for life insurance, and found a perfect specimen of physical strength and apparent health, and would have rated him as a first-class risk had it not been that the last thing I examined was a speci-

men of urine, which I found loaded with albumen. I said, "Doctor, you certainly have albuminuria, and yet you don't look as if you had such a condition." He replied, "I expected you to do that thing. In my college course I found it and I furnished it for examination to the class. It was regarded there as simply one of the anomalous cases that sometimes exist. I haven't any Bright's disease, and am not going to die." I said, "Well, I can't help that, doctor, I can't recommend you," and I incurred his displeasure on that account. About a year and a half later he died of Bright's disease. That was one of the cases in which a man was rejected, and yet he died.

Recently I had 15 or 20 applications come to me where in every case the specific gravity was given as 1,020. Now I know from experience that if I were to examine every one here, perhaps two would give a specific gravity of 1,020, but the others would vary, and I was satisfied that that physician had not made these examinations. On investigation I found that he had not made a single urinalysis, though he had been examining for our association for over a year, and he was a good physician, and was thought to be a man of the highest integrity.

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#### THE MEDICAL DEPARTMENT OF FRATERNAL ORDERS vs. THAT OF OLD LINE COMPANIES.

BY J. T. CRAIG, M. D., SUPREME MEDICAL EXAMINER, NATIONAL RESERVE ASSOCIATION.

In this paper it would not be good form to undertake a history of life insurance from its incipency, nor do I contemplate such a thing, but I must remind you of a time when you will remember that life insurance was not an assurance of any indemnity, but a temporary affair contracting to fill small obligations for a limited time, depending upon the uncertain life of the association. The framework of these concerns contained and embodied all the knowledge of their time in this line, and was little more than the embryo from which has matured our present scientific system of life insurance. Away back in the dark ages, before the Christian Era, when the Kings, Princes and Potentates were all of a community that were possessed of any advantages or opportunities of education,

when these opportunities were not made the source of learning and virtue and all the finer attributes of civilization and advancement, but were used to license immorality and other kindred crimes of barbarity ; when the unfortunate and the poor had not even the promise of a decent burial in case of their natural death or murder to satisfy the ambition of their rulers or conquerors, or to contribute to their pleasure in the arena perhaps, then a very crude idea of life insurance was born of necessity, as every great idea is conceived, and societies were formed among the poor which promised their members decent burial alone, and the only requirement was that they must furnish a certified statement that they were moral and God-fearing men, and have this statement vouched for by some well-known citizen. They were not even required to appear in person, but might send this document by a messenger, and then they were recorded as in full fellowship, entitled to all the benefits and privileges as such.

By orthodoxy we are taught that all men were, in the beginning, pure, good and holy, and that wickedness has been born of the sciences. Not so ; man, in the beginning, was but an animal, possessing only animal desires and passions. He had, however, the faculty of reason, and there was no law to prohibit his thinking ; he was, therefore, a free thinker and a free reasoner, and hence he has become enlightened, purified and intelligent, and, in proportion to his learning, he has advanced in all the essentials of civilization. Now, the only thing at which I marvel is that a sufficient number were found at so early a time in his history, even among the poor, who could be proven pure and good, to form a society. Charity, pure and simple, was the primitive idea of insurance. There was no business end or beginning to it. The idea that insurance could ever become a burden and a failure because of rapid increase of expense from diseased members filling its ranks and causing a high death rate, did not, it appears, at first occur to them. This primitive system continued for many years, even with very little advancement for several centuries ; and, in fact, the first account that I have been able to obtain of any material advancement was within this century, when, about 1814, the Scottish Widow's Fund Society of Edinburgh, Scotland, adopted an application blank which was in the form of a physician's certificate. This society had not then advanced far enough to have medical examiners, but applicants were instructed to appear before a physician with whom they were well acquainted, who would question them, not examine them, and the physician would then fill out the following form : I, Dr. —, do hereby certify that — did appear before me this day, and that I have known him for years, and to the best of my knowledge he hath never been afflicted with gout, asthma or any disease which tends to the shortening of life, and that I do believe his present state of health to be good ; and his habits of living not such as to endanger his life. Given at — this — day of — 18—.

Signed, Dr. ———.

This continued until 1880 without special medical examination, only general appearance of good health being required. Soon after this time a certificate from the applicant's family physician was required, which was tantamount to a medical examination, as perhaps the family physician had previously examined him and had an idea of his physical condition. At this time vouchers from friends were required as to character and health. In 1885 insurance organizations formed boards of medical referees. These referees were the first medical directors, and before this board, at the home office of the company, the applicant for life insurance was required to appear, and a more elaborate list of questions was propounded, and some sort of physical examination was made.

Later, as the business increased beyond the ability of medical directors to control, local medical examiners were appointed. It had then begun to dawn upon all insurance organizations that their life and perpetuity depended upon the selection of their risks; and to this end the best medical talent of the world has been consulted, which has resulted in a gradual improvement in forms of medical examination blanks, the perfecting of plans of insurance and the building up of scientific medical departments for all kinds of insurance. It is yet far from perfect, but has become the fountain-head and life-giving source of insurance, and promises surely to soon become a safe-guard against the mortality liability, so that should an insurance organization fail in its ability to carry out its contracts it must be from mismanagement or dishonesty in other departments.

As neither the medical department of Fraternal Orders nor Old Line Life Insurance is yet perfect, we must improve by examining their machinery and discussing its merits and demerits.

Fraternal Orders, such as they were, furnished the first insurance, as a charity. After many years Old Line companies were formed as a business proposition and for profit. As Fraternal Orders were the first formed and have existed for a greater period, they should have the best medical department now. But is this a fact? I am afraid not. Let us see: We have learned that the idea of insurance originated among the poor and ignorant of the people, and that it was the fraternal. It has continued among the poorer classes because the poor could best afford to carry that which was conducted near the actual cost of maintenance, and in keeping the cost down to this standard all departments were alike curtailed in expense, the medical department with the others. But is a low cost of expense in running the medical department an actual reduction of the cost of maintenance of insurance? The general expenses of an association may be directly reduced by cutting the salaries of all employees or reducing the force to the lowest number that can possibly transact the business, both in office and field work; the printing, stationery and postage may, by judicious management and without detriment, be kept at the minimum; all unprofitable or unproductive advertising



may be cut off, and be for the best interest of the Order, at least not an injury ; it may mean a repletion of the expense or general fund ; but the medical department has to deal with the mortuary fund, and to decrease depletion of that fund must be done by guarding against high mortality, and by diminishing the death rate should it become excessive, as well as avoid the payment of fraudulent or unjust death claims.

To guard against a great mortality ; first, a careful selection of local medical examiners should be made by the medical director, commissioning none except those who come well recommended, and are thoroughly qualified and equipped to make examinations. Second, to diminish a mortality liability, lodge secretaries must report dissipation and habits which endanger the life of members, and all applications for reinstatement of those who become suspended must be referred to the medical director, and must be worded so that he can at once ascertain if the applicant has become an unsafe risk, and if so, he should have full power to reject for this cause, or if the applicant has passed the age limited ; also to require a new examination to determine the physical condition before passing upon the application. And third, it should be the duty of the medical director to investigate every death claim, to ascertain if it is unjust or fraudulent, and no claims be ever paid for business or sentimental reasons. This would avoid all unnecessary depletion of the mortuary fund, and as the medical department has to deal with this fund, this is the only means of reducing the expense of the medical department. To do this we must first increase the cost of running it, by paying good examiners good fees, and requiring thorough work, and also by paying the medical director a salary large enough to enable him to give up his private practice and devote his entire time to the Order, and require him to do so. "No man can serve two masters" and serve both well ; unless, like the Italian god Janus, he has two heads or two brains, and can keep one occupied with his insurance work and the other with his neighbor's heart failure or neurasthenia and appendicitis. Many Fraternal Orders allow their medical examiner only a \$1.00 fee, but require a strict and thorough examination, including a chemical analysis of the urine. Some allow their local lodges to elect their medical examiners, and the "Dock" who attends lodge regular, because, perhaps, he has no practice to prevent, is the one they generally elect, and this man must make those all-important examinations, and for \$1.00, and the kind of examination he makes is worth nothing to the Order. He is told by the solicitor that twenty-five applicants will be ready for him to examine on a certain evening, and must all be examined at that time, as some opposition order or company is trying hard to keep him from organizing. The result is that "Dock" does not fill more than half the blanks ; takes "don't know" for an answer to family history ; lets the applicant say he drinks moderately, when everybody knows he is drunk most of the time. He answers "no" to every disease in the list, when

his ill health may be plainly apparent, and "Dock" continues guessing at his height, his weight and his measurements. He records the temperature all the way from 80 to 104, and the specific gravity of the urine at 107 to 1,001, because he has no thermometer nor urinometer, and would not know how to use one if he had it; neither has he any idea of what the healthy temperature or specific gravity are, and yet he rates the risk "First Class." Nor is this always the country "Dock," but also the \$1 town and city "Dock;" and the medical director perhaps is so busily engaged in trying to make a living out of his private practice, and depending on the small amount paid him by the Order to raise the mortgage on his home, that he can't afford to look after the selection of examiners, or spend much time investigating doubtful risks. He is paid nothing for attending to reinstatements, nor can he afford, for the same reason, to leave home and investigate death losses.

Old Line Life Insurance companies compose the business end of the concern. They are not in insurance for their health, for charity or philanthropy—there is no fraternal or brotherly affection between the company and its policy-holders, and the policy-holders may not even know each other as such. If one is sick or destitute he must look elsewhere for sympathy and assistance. They recognized the opportunities of profit which might occur from a judicious management of life insurance, and this judicious management meant to get as much money out of it as possible with as little outlay or expense, hence their profit. The opportunity was patent. The fraternities had already demonstrated that a life could be insured and paid for, and all the expenses paid at a very small outlay by the insured, if nothing was collected to provide a sinking fund or profit. Noting the weak points in business of our neighbors and profiting by their mistakes and correcting them, we may often take their business and realize handsome profits where they failed or made nothing. As a good business man argues, that it matters not how much he pays for rent or to valuable employees, providing that he does the business to justify; so the Old Line company profited, not by reducing expenses, but by increasing their income first. They already knew how much it cost to carry on the business as transacted by the fraternities, therefore by increasing the premium and augmenting the business, they could easily calculate the amount of profit. Again, could they decrease the mortality liability, they would be closing the floodgate of escape for the greater part of their losses, and as they were studying only the business end of the proposition, they at once grasped the remedy, and beginning where the Fraternal Orders left off, they organized scientific medical departments. First, they created the office of medical director and recognized him as the most important and valuable officer of the company; they selected the most learned and best qualified medical men of the country and made their salaries sufficient to justify them in taking the office and devoting their entire time to its duties. They started with a paid-up capital

large enough to guarantee all salaries and expenses and paid them promptly, therefore their agents could take time enough to select and recommend none but the very best physicians for examiners, and the medical director might satisfy himself that he had one well qualified and equipped before appointing him, and he was given the power to dismiss him should he at any time prove unworthy. The medical examiner was offered a fee for each examination ample to compensate him for a thorough examination, and in the end the company would receive the reward of his work. Medical directors have also used other means of discovering the habits and personal history of the applicants which it might not be possible for the local examiner to ascertain; and this has meant a better class of risks as a result; and a few thousands of dollars given to the medical department has saved many thousands every year in death claims.

Then the medical director was given full control of the medical department, and his decisions were final and not questioned by the president or any other department of the company. The medical director examines into the prevailing epidemics of localities and all other facts bearing upon the company's interest. He has inspectors who carry a list of all policy-holders in their district, and they keep him fully advised of their condition of health and personal habits, and whenever a policy-holder becomes suspended or delinquent, a re-examination (or its equivalent, a health certificate, made out by the medical examiner of the company) is required. So that the medical department not only has the means of carefully selecting its risks, but of keeping the institution purged of those who may become unsafe.

The medical director spends a certain part of his time every year visiting different sections of his territory, reorganizing his staff of examiners, and ascertaining the condition of the membership. All death losses are inspected in his department, and every means placed at his command to enable him to unearth fraudulent cases and prevent the paying of unjust claims. This work can best be done by a competent medical officer, as he knows where and how to seek for information. One unjust death claim paid, or one unsafe risk allowed admittance, will cost the company many times the price paid for preventing it. Now, what does the discussion of the two medical departments mean? That, we shall ask the question: Can we improve our medical departments, and how? I would say yes, and that, with a scientific system of medical management the greatest benefit will accrue to all Orders. I would advise this means: First, select the strongest man you can get for your supreme medical officer, one who is thoroughly informed on all matters that may be required of, or in any way can be connected with, the medical department of life insurance. Then make his position permanent, and give him a good salary so that he can safely give up all other business and devote his entire time and energy to his department. Give him full control of the department, making him subordinate to no one, and then

he can work in harmony with all. He can study his work and profit by his study and experience and give the Order the benefit of his knowledge. Under the present system he is only a renter in the premises, and any improvement he puts into the property he may lose at any time by being ordered to vacate on short notice. On the other hand, he would be a joint owner, with full control and situated so that he could make improvements of a substantial nature and value to the Order as well as to himself. Many matters now attended to by the chief executive officer properly belong to the medical department, and the medical director can attend to them to a much better advantage. Too much is now required of a chief executive, of which he should be relieved. Whatever other name may be given him, he is only the president, the chief executive or general manager. So, also, the supreme secretary is chief of the clerical or recording force, and the treasurer is the chief of the finances. Now the medical department is really the true scientific department, and while the labor in his office may be done by the clerical force, it must be dictated by a professional scientist, and this the medical director must be. Our secretaries and treasurers are paid handsome salaries for handling our clerical force, our books and our finances. Our Medical Directors may not be paid for the amount of labor they perform, but for professional services, the value of which is so often underrated and paid for as wages.

Reflect upon the fact, gentlemen, of your chief medical officer being considered subordinate, and his services classed as labor, and blush with indignation.

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#### METHOD OF REVIEWING MEDICAL BLANKS BY THE MEDICAL DIRECTOR AND SOME OF THE RESULTS.

BY J. D. YOUNG, M. D., SUPREME MEDICAL EXAMINER, UNITED ORDER OF GOLDEN CROSS.

My medical blanks contain four pages. On receipt of these blanks from a medical examiner I first examine the first page on which I expect to find the name of the applicant, age, residence and occupation, and the amount of benefit applied for. On the second page I find the applicant's personal and family history and his statement as to his past and present physical condition.

I then come to the third page, where I find in the answers to the questions the medical examiner's report of the physical condition of the applicants as he finds it.

If the applicant's statement of his condition and the family history are found correct and the medical examiner's report is favorable, the application is ap-

proved, and the work of medical examiner and medical director ends here. Except in rare cases, for the subordinate organization and all its members are content when applicant's papers are approved.

But if the family history is unsatisfactory, or if the medical examiner finds the physical condition of the applicant such that his report is unfavorable, then the applicant's paper is disapproved.

Then the work of the medical director commences in earnest. The officers of the subordinate organization, the applicant and his friends commence to write letters of inquiry or complaint, and sometimes, but rarely, the medical examiner also joins with the others in the general complaint.

The applicant claims to be in perfect health, or as a rule never was sick, and never had a physician in his or her life, is very much astonished that his paper should be disapproved. The officers of the subordinate association with one accord denounce the medical director who dares to disapprove a paper of an applicant with such a record, declares the applicant's physical condition perfect, family history without a flaw, no member of applicant's family ever died of any disease, all deaths occurring in family caused by accident or results of war. Medical examiner stated that the aforesaid applicant was the best he had examined for a long series of years; in fact, one of the best of risks, and declares it to be of no use to attempt to get members in his locality if such persons are rejected, as no one will attempt to join a society where a medical director rejects such risks as the applicant. An officer of a grand jurisdiction once wrote that he had heard of applicants being rejected for over-weight; but under-weight, never. Another officer wrote me that a rejected applicant of mine had joined several other organizations and several insurance companies after being rejected by me, as a proof of my inefficiency in rejecting such an applicant. I remember one instance where a rejected applicant of mine placed \$30,000 insurance on his life in a few days after his application was disapproved and died in less than one year. In each application to other societies he denied ever having applied for insurance in any other society. Then I might multiply cases. Every medical director is familiar with the complaints and knows the results of insurance in other societies in many instances.

As a rule our medical examiners are honest, conscientious men, and perform their duties well, but there are those who intend to put bad risks upon the associations and insurance companies. When we have such an examiner we are at his mercy and we have no satisfactory redress. Some medical examiners are criminally careless in making their examinations.

I remember once in making an examination of an applicant of finding organic disease of the heart, and declined to recommend the risk. In a few days I was

surprised to find my man a member of a sister organization. I ascertained the name of the medical examiner and sought an interview with him. I inquired if he examined Mr. S. He said he did. And you recommend him, do you? "Oh, yes, he is one of the best risks, you know." No, I do not know, I said. Did you examine his heart? "No, I did not. You know I have known him intimately about town for twenty years and he looks the picture of health." Did you examine the pulse? "No, I did not. The fact is, he sat down behind the table (pointing to his office desk) and I sat on the other side. I read the questions and he gave me the answers. I did not touch him; he told me what the number of his pulse beat was, also the number of respirations per minute and put it down, as I had known him so well, you know."

I said to him, your applicant has organic disease of the heart and is liable to drop dead at any moment. "Why, you astonish me," he said. "I supposed him in perfect health." That applicant died in a moment not more than six months after that pretended examination.

Now, the fact remains that we have too many such examinations and some such examiners in most of our organizations. The above medical examiner stands high in his community as a medical man, where he has practiced forty years or more, and I have known of several of his examinations where he recommended applicants well advanced with pulmonary consumption.

Now, as I have said before, the most of our medical examiners are good and true and their examinations are to be relied upon. But I always have some about whose examinations I feel in doubt. While not being sure that they are dishonest, as I review their papers I always feel like saying, I wish I knew whether this examination was honestly made. When I am sure of dishonesty, then I have the remedy, but it is those cases where we do not know that we are so apt to get poor risks before we know we have a dishonest medical examiner. Could we always know that both medical examiner and applicant are honest, how much easier would our task be, and the death rate of associations would also be much less. Could we always know that, when a medical examiner answered yes to certain questions, he meant just what he said, but I often meet medical examiners who say, "I recommended knowing you would disapprove." Some medical examiners always recommend all they examine regardless of the physical condition of the applicant. Others do not seem to have any medico-insurance knowledge and decline all advances of the medical director to induce them to obtain any. They become angry at once and snarl back with indignant scorn any offered information. I once had a medical examiner who invariably found the pulse the same whether the applicant were standing or sitting. When his attention was called to the fact he at once resigned the position of medical examiner, remarking, if he did not know how to count the pulse he would examine

no more. I did not object to his resignation. It seems to me that carelessness rather than ignorance is what we have to contend with in medical examiners who think all they have to do is to answer the questions on the medical blank, and sometimes it seems as though they try to answer in the most unintelligible manner possible. But fortunately there are few such.

Another class of cases with which fraternities have to contend are those where applicant and physician, and sometimes officers in the subordinate associations, combine to swindle the associations by putting bad risks into an Order, and the medical director is powerless to prevent it. I am familiar with one where an applicant was put into a fraternal organization whilst in bed and in the last stages of consumption. This, of course, was done by an arrangement between the medical examiner and officers of a subordinate association, and was a success so far as drawing the death benefit was concerned, but came to light at last, for the thieves could not agree when they came to divide the spoils.

I am familiar with another case where a man married three women, all far advanced with consumption. On two of them he drew a death benefit, and in the meantime he died himself and drew his own death benefit, and finally, when the third died, he came to grief before the death benefit on the third had been paid. I am satisfied many persons gain admission to our associations and insurance companies through misrepresentation. They learn just how to answer questions and are enabled to elude the medical examiner and then deceive the association. I remember one instance where a man applied to my association and was rejected by me. He came to my office for a personal interview. He stated in his application that he was kicked by a horse twenty years previously, but had no trouble at the time of examination from it. I found a tumor near the lower part of the sternum which was very tender on pressure, yet he claimed it did not and had not troubled him for years. I informed him I could not approve his paper. Some three months later he came to me with a pension blank, such as are used in procuring pensions from the Government. In it he claimed that he had not been able to perform manual labor half the time during the last twenty years. Some people seem to think that fraternities are legitimate fields for plunder, and govern themselves accordingly.

#### DISCUSSION.

DR. M. R. BROWN : Had I presented a paper on this subject it would have been identical with that read by Dr. Young, my experiences having been similar to his. There are, as stated by Dr. Young, a large number of good, conscientious medical examiners, and unfortunately there are others who are either

not competent to examine or who are not honest in their work. These are met with in large cities as often as they are in the small towns, and it is a problem how to deal with them. Of course, when we discover unreliable examiners their commissions are revoked, but the difficulty is to formulate a plan whereby we can discover them. The difficulty would in a measure be overcome by such method as has been suggested in both of the papers, that is, paying the medical director a salary sufficient to enable him to give his entire time to the work. Of course, this involves an expense which the Fraternal Orders do not care to undertake. Therefore we must look to securing the best men for subordinate examiners, and this can be done only by paying them a sum sufficient to properly compensate them for the work. Nor must we permit cut rate examinations, as the better class of examiners will not enter into the competition. A man will make an examination for nothing and do it well if he does it of his own free will, but the same man would slight the work if compelled to do it for a small fee. It is the carefully made examinations that will keep down the assessments, and if cheap work is solicited and done, we must expect our assessments to increase and premiums to be high.

**DR. WEAVER:** One of the difficulties pointed out in Dr. Young's paper is, I think, easily surmounted by having an iron-clad rule, such as I have in the Royal Society of Good Fellows, which is that with each rejection there is sent to the secretary of the Assembly a notice that no attention whatever will be paid to any inquiry as to the cause of rejections, as it is not considered in the interest of the society that such notice should be taken. I have no recollection of any complaints following rejection of a candidate during the past two or three years.

**DR. BATES:** Dr. Weaver's experience is certainly phenomenal. We have exactly the same rule in our organization, and yet our experience is quite the contrary of his. It is nothing unusual for them to inquire concerning the cause of a rejection, and reference to the law has not obviated any correspondence. In



regard to this question I think that possibly the recommendation of Dr. Craig is good ; that is, the salarizing of the medical director so that he can have efficient control of the medical examiners. As things are at present, we know nothing at all about the character of the examiners until we have found bad risks or their papers indicate carelessness. In regard to the question of the fee, that is a matter over which medical directors have no control whatever. I believe the examiner should get a sufficient fee. A 50 cent examination is not worth two cents. To perform the examination as we require them to be performed is worth the fee allowed by the regular life insurance companies. There is no reason under heaven why an examination worth \$5 to a life insurance company should not be worth \$2 to a Fraternal Order.

DR. WHITE : I have listened to Dr. Craig's paper with a good deal of interest. My experience with fraternal and old line insurance companies is that we have just about as good examinations in fraternal organizations as we have in old line companies. I had just such an experience as Dr. Young relates. I had twenty-eight applications sent to me at one time in which the doctor had the pulse at 72, sitting and standing, in every instance. He gave the same specific gravity in every instance. I wrote to him that it was the most remarkable series of cases I had ever struck in my life, and I was rather inclined to doubt whether he had examined these pulses or not. He wrote back to me that he was examiner for the New York Life and for one or two other old line companies which he mentioned, and he had never before had his examinations questioned. My personal experience with the examiners of old line companies is that they are just as careless as examiners for fraternal companies. I am examiner for a number of old line companies myself. If a man is an honest examiner, he will take just as much pains with a fraternal examination as with another. If he is a dishonest examiner, he will do bad work for both of them. I think that

bad examinations in the most instances are due to carelessness, while in some cases they are due to absolute ignorance.

DR CHRISTIAN: I judge from what I have heard from the various members of this section that we all have had about the same experience. In fact, we have in many cases the same doctors examining for different Orders. We find the same tricks in people trying to get in, the same story of the man who has nothing the matter with him although drawing a pension. I do not believe that generally we have ignorant or dishonorable examiners. The medical profession is generally composed of honorable gentlemen. One trouble is that through sympathy for the applicant the medical examiner in many cases allows his wish to be the father of his thought. He believes too readily what the patient tells him. He starts out with the hope that his applicant will be able to pass an examination, and lends a too willing ear to what the applicant says. I would rather have an intelligent medical examiner just give me the facts about an applicant as he finds them and not tell me anything of what he thinks of the future. I pay no attention to the last question, "Do you recommend the risk?" Doctors will sometimes recommend a risk knowing that the applicant will be turned down. He prefers to throw the responsibility on the medical director in order to avoid the complaints of the man's friends for turning him down. Dr. Craig's paper is a good one. I believe with him that reform in this matter must start at the head. A medical director ought to be so firmly situated in his position that he could absolutely control his department without fear of the consequences, without any thought as to whether he will make or lose friends. Some of these Orders meet once a year and elect a medical director every year.

Much trouble is due to organizers. Some of them get the youngest doctors they can find. They tell him not to be too particular, as they don't mind losing a man or two in a new lodge in order to advertise the Order. I write to the doctor to work independently of the organizer, and to go only by in-

structions sent from the medical director's office. That in a measure overcomes the difficulty.

As to turning a man down and not hearing of it afterwards, I envy the experience of Dr. Weaver. I used to send word every time why a man was turned down. That gave me any amount of trouble, and I stopped it. Then I got the Supreme Conclave to give us a law permitting the medical director to answer or not as he pleased to the lodge who examined the candidate, or to anybody else who should ask any questions. That had very little effect. If the medical director were permanent in his position and had entire control of the medical department, he could do better work in investigating crooked organizers. As an Order gets strong enough to require all his time, it should pay him a sufficient salary to enable him to give up his practice entirely. If the organizers know that the medical examiner's position is a fixed one, and that he is only responsible to the laws made by the Order, much of the trouble with the organizers would vanish.

The doctor ought to be well paid for his work, but I do not think that even if we paid \$5 for an examination that we would avoid getting some of our weakest examiners. We have to depend to some extent upon the organizer to get the doctor in.

If the medical directors had better control and longer lease on the office, I believe things could be brought to the point where we could pay examiners better fees and have them do better work.

DR. SHIELDS: I think the great trouble that underlies all these examinations is not the doctrine of total depravity, but the well known fact that all men if they were created honest do not remain so. We have dishonest doctors as well as dishonest men in other lines. The only remedy, of course, that can prevent bad examinations and bad risks getting into the Order is strict supervision, and the lines laid down by Dr. Craig are certainly such, if they could be adopted, as would undoubtedly be of great

benefit to the organization that would adopt them. Unfortunately in a fraternal beneficial organization we have what is known as a popular or democratic form of government, and sentiment is just as likely to control elections as logic and good judgment. Therefore we cannot look for the same discrimination in those organizations that we would find in a strictly business organization, with officers that are perpetual and who create bureaus that are perpetual and are headed by the best talent that money will buy. The great success of fraternal beneficial organizations must always depend on the theory that the individual who joins such an organization does not pay in cash the value of his insurance. He must pay part of it in cash and the rest in work, and if we fail in advancing our local membership then no fraternal beneficial organization can exist. If we depend entirely upon the gaining of members by paid agents we will find that the organization cannot be made a success. We must have the work of the members of the lodges that compose the organization. Now these being the conditions in the bodies we represent, it is much more difficult to control any department with the same iron hand that could be done in a purely financial institution. I believe that we have just as many honest medical examiners as the old line insurance companies in subordinate positions, and that their examinations are just about as thorough as those made by the old line physicians. One great trouble is that our organizers in wanting to fill out their charter list, which lacks perhaps two or three of the desired number, will take in doubtful material, and then another trouble is that individuals who belong to the organizations are anxious to take in Mr. so and so because his family is a nice one, and he is likely to die in a short time. This is charitable, of course, but detrimental to the organization in general. I think a great deal of the trouble of medical examiners and organizers come from being too charitable to those who are not up to the standard and are likely to die, and they want to protect the family. We have got to educate the people that there are two sides to a fraternal benev-

olent organization, and that the admittance of members into the organization is strictly business, and after they get into the organization then it must be wholly and strictly fraternal. The fraternity that we exhibit must be to our membership and not to the outsider who is seeking membership. Of course, if we could get the heads of these organizations well paid and devote their whole time we would get better work and would undoubtedly save many thousands of dollars to the fraternal benevolent organizations of the country.

It is the desire of many of our Orders to make a rapid growth, and this desire is as detrimental to the Order as any one thing that we have. If you first take in a thousand men, and then keep up a gradual growth each year, you will have a stronger organization than if you get in a larger number of members by extraordinary efforts. Extraordinary efforts will always produce laxness of conduct, and in that way we are certain to get in undesirable risks. The giving of prizes, the competition of cities and all those things that go to induce active hustling work has more or less detrimental effect upon the Order. We recognize the fact that assessment beneficial organizations must increase their membership, and without such increase they cannot live, but we should also recognize the fact that an inordinate desire for anything nearly always oversteps itself and produces undesirable results. I think the medical department is not more to blame than the organizing department in these fraternal organizations.

DR. J. F. MARTENET : It seems to me that very much of what has been said is a series of grievances with very little to brighten them. I fortunately have the honor of representing an organization in which we have much more comfort than seems to be the privilege of most of those who have spoken. We felt, some years ago, that the only way to control the condition of the Order was to give the medical examiner entire control of everything physical about the Order, and to throw upon him the responsibility of its physical care. In doing that we felt

that we abolished the opportunities of shifting and shirking responsibility, and apologizing and excusing ourselves for not doing what should have been done, and that thereby we could better trace troubles to their fountain head. In the first place we felt that we should give the Supreme Medical Examiner the entire control and appointment of local medical examiners, with power at any time he saw fit to recall the commission of a local medical examiner whom he considered incompetent. We relieve him of all of the obligation and courtesy that a great many Supreme Examiners felt towards the individuals, or the subordinate lodges or grand lodges of the Order. By doing so we felt that we were overcoming a great fault, and one that is the subject of the talk this evening. We concluded also that the only way to get competent men to examine for us was to pay them a sufficient fee. Most of you have said that if a man would examine at all, he ought to be honest enough to examine for a dollar. We do not feel that way about it. We felt that if a man was competent at all to make a proper examination, he could not be asked to take the time for a fee of one dollar. You will find men who will undertake the work for the fee mentioned, but, as a rule, they are not professionally busy, and have not had the necessary experience to tell what is a good risk and what is not.

My experience has been that if you maintain secrecy and independence you will not have fault-finding over rejections. I do not tell subordinates what are the objections to an applicant.

Regarding the trouble with organizers spoken of by Dr. Christian, if you start out to do business on a cheap plan and pay men cheap wages, you will have cheap work done. It is better not to attempt to do business at all than to employ men in whom you have not the fullest confidence. The Orders had better pay good fees and limit the number of examiners. Do not let the lodges recommend the local examiners. I appoint the examiner geographically, and not with reference to the lodge to which they belong.

DR. GROSVENOR: The first paper gives a very complete idea of the many difficulties which we are called upon to solve in our attempts to build up beneficial organizations. The second paper was a very clear, photographic view of the work which the Supreme Medical Officer beholds every day of his life as he reviews applications.

We not only lose from the inefficiency of our medical examiners because they approve applications that they ought not to, but because they reject such an application as they ought to recommend. This may not be often the case, but it occurs. A medical examiner will be called upon to examine a person with whom he is not upon very friendly terms, and, on account of personal pique, he rejects him, notwithstanding the examination paper shows that he is a fairly good risk. This should be taken into consideration whenever we select our local examiner. As has been said here, we suffer seriously because of the lack of conscience in the local medical examiner, and if there is any possible way in which we can make his conscience more lively and more sensitive, I should be very glad to know what that way is.

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### MORTALITY IN WAR.

BY O. MILLARD, M. D., SUPREME MEDICAL EXAMINER KNIGHTS OF THE  
LOYAL GUARDS.

The dark clouds of a cruel war having just passed away, the sunshine of peace now comes to remind us that the mortality of war, from direct and indirect causes, far exceeds that of civic life, and also impresses upon our minds the fact that as yet but very little has been compiled relating to this subject—one that is of so much interest to us as protectors of the home and fireside, both from a humanitarian and financial standpoint.

For a father to insure his life for the benefit of those he loves discloses his true character. After having provided for his loved ones as best he can, he is still desirous of making a home for them that shall be protected by the strong arm of governmental authority, that will protect the pittance that he has left them in the shape of insurance; also to fulfill all the duties that he owes to society, family

and friends, he puts on his armor and goes forth in battle array to protect all that he loves most dearly, but at a great risk of his life, both from shot and disease.

How much we are indebted to this class of men is shown by the fact that the literature of many lands is rich with the tributes, of gratitude, admiration and love, that have been bestowed upon the soldiers who have manfully protected not only the home and fireside, but their country as well.

In such we find the estimates of greatness, the deeds of lives that challenge praise and thrill the hearts of men ; and he who lives for those he loves, when in the presence of death, judges as he would be judged.

He knows that men are only fragments, that the greatest walk in the shadow, and that faults and failures mingle with the lives of all.

Effort is the mainspring of success ; and we, as representatives of one of the greatest human blessings known to man, should we not make an honest, earnest effort to reduce the uncertain mortality of war to a scientific basis, and thus enable our brothers to extend the strong arm of protection to the families of those who are kind enough to try to protect, not only their own families, but ours as well ?

We are aware that the equation of war contains so many unknown quantities that no exact figures can be made from past statistics as to the mortality likely to prevail in any campaign. The climate, the period of the year, the composition and resources of both armies, the organization of the medical staff, the care of the wounded and sick, and whether the war be a naval or military one, or both, together with the efficiency of the commanding officers, are but few of the unknown quantities in real warfare.

The science of war changes so rapidly, the chemistry of high explosives to-day is obsolete molecular arrangement to-morrow ; the guns that withstood the powder of yesterday are useless to-day. One thing is fixed, one fact so far has remained, to remind us that disease kills many times the number that are otherwise destroyed ; hence the one thing most needful in war is sanitary precautions and more germ-destroying machinery.

The nineteen warships and other craft belonging to the Spanish nation and destroyed at Manila and Santiago in the space of about three hours by our navy is the wonder of the world.

In Dewey's great fight at Manila not a man in the American navy was killed and only nine men slightly wounded, all of which returned to duty. In the naval battle of Santiago one American was killed and eleven wounded, the sum total of the casualties, all told, amounting to twenty-one men, and a loss to Spain of millions of dollars in battle ships, 600 killed and wounded.



Our navy department has figured up our naval losses during the Spanish-American War, and it was found that seven sailors were killed, and that eighty-four casualties, all told, was the total loss of the United States Navy during this war. This does not include the losses sustained from thermic fevers and germ diseases, that killed so many of our soldiers during this last campaign. As yet, we have no exact account of the number of deaths from direct and indirect causes.

Our own army surely felt the need of more and better medical supervision, and had we been better provided for in this department, our death rate *would have been much reduced.*

Our experience in the War of the Rebellion, extending from May, 1861, to June 30, 1865, shows the total number of men called to arms by the United States between these dates to be 2,759,049, of whom 2,656,053 were actually embodied in the Union army, and that during that time there occurred 304,369 deaths, distributed as follows :\*

	Regulars.	White Volunteers.	Colored Volunteers.	Total.
Killed in battle.....	1,355	41,369	1,514	44,238
Died of wounds and injuries ...	1,174	46,371	1,760	49,305
Suicide, homicide and executions ...	27	442	57	526
Died of disease.....	3,009	153,995	29,212	186,216
Unknown causes .....	159	23,188	837	24,184
Total .....	5,724	265,265	33,380	304,369

If we divide the 2,656,053, the number of men who were actually under arms, by the 304,369 deaths, we get a death-rate of the entire war period of only 8.7 per cent.; and this divided by four years of war makes the astonishingly low death-rate per annum of 2.175 per cent.

The following compiled table shows about what has been the mortality rate in some of the most important war campaigns :

Campaign and Date.	Annual Rate of Mortality per cent.
War of the Rebellion, U. S., from 1861 to 1865.....	2.175
France, in the Crimean War of 1855.....	10 3
France, in the Campaign of 1859.....	5.6
Italy, in the Campaign of 1859.....	5.5
Austria, in the Campaign of 1859.....	4.7
Prussia, in the Campaign of 1864.....	4.0
Bavaria, in the Campaign of 1866.....	3.4
Austria, in the Campaign of 1866.....	5.6

\* Vol. I, M. & S., H. of the W. of the R.

The climatic changes in the Crimean War account for the high death-rate, as the French soldiers, being unaccustomed to a cold and rigorous climate, died largely from exposure, while the Americans from the Northern States, not being used to the high temperature of Cuba, were stricken down by the heat of a tropical sun.

Herr Rudolph Klany, actuary of the Janus Life Insurance Company of Vienna, declares that the average war mortality is  $4\frac{1}{2}$  per cent. while our data would increase the hazard to 5.1 per cent.

If we take a risk at thirty years the expectancy would be, according to the Carlisle tables, thirty-four years; and if we multiply this expectancy by 5.1, it would increase the mortality nearly seventy-five per cent.

Inasmuch as we have nearly doubled our hazard in time of war, it follows that if we would double the rate of assessment for those who are in actual service, that, as a fraternal proposition, it would be safe to carry war risks by collecting just twice as much from soldiers as from civilians.

The after-effects of the exposure of the soldier in making him prematurely old still further increases his risk, so that, long after he has ceased to be a soldier, the society that carries his risk is subjected to an increased death-rate in this class of risks.

#### DISCUSSION.

DR. SHIELDS: This is a very excellent paper, and we can all agree with it. The Order which I represent here happened to be in their annual session last June, and in examining into this question we became satisfied that so long as we were only levying sufficient assessments to protect our beneficiaries under normal conditions, that it would be necessary to provide some other fund for the purpose of paying these extraordinary deaths, and we, at that session, provided for and have called an extra assessment on all of our members as a contribution for the purpose of paying these extraordinary deaths that would occur from the hazards of war. We recognized the fact that we are only levying a sufficient number of assessments to protect our beneficiaries under conditions of peace, and if the war had continued, as a great many expected, from six months to two years, there would certainly have been quite a call on the fraternal benevolent organizations throughout the country. We had one regi-

ment that went to Manila from Portland, Oregon, that had between thirty-five and forty members of our Order. If the death rate is as high among the Americans as among the Spanish soldiers, the chances are that we will lose a good many of these members before they get back to this country. It is very fortunate for us as well as for the nation that the war was so speedily ended. The precautions we have taken will not have to be used to any great extent, I hope.

#### REPORTS TO THE CONGRESS.

During the sittings of the Medical Section the following action was taken, and the chairman and secretary directed to certify the same to the National Fraternal Congress :

*To the National Fraternal Congress :*

At the session of the Medical Section of the Congress held on this date the following extract from the report of the President was read :

"As the Medical Section of this Congress will make an extended report at this session, I refrain from any mention of it other than to say that we cannot too fully recognize the value we derive from the intense zeal and intelligent labors of this section. Each year its actions are of more importance, and as so little time can be allotted to it under the custom of having sessions of but three or at most four days, it might render the section still more valuable if it could be so managed that it should meet one day in advance of the Congress, because, as it now is, we are deprived of their presence and service in the Congress for at least half the session, and they likewise are deprived of their right to be present and take part in all our deliberations."

Upon motion of Dr. Shields, the following resolution was unanimously adopted: "That we adopt the recommendation of the President and request the National Fraternal Congress to so amend its laws as to call a meeting of this section one day in advance of the regular section of the Congress."

Respectfully submitted,

A. C. MCCOLLOM, M. D.,

O. MILLARD,

*Chairman.*

*Secretary.*

## GENERAL REPORT TO THE CONGRESS.

BALTIMORE, November 17, 1898.

*To the National Fraternal Congress :*

Your Medical Section has concluded its session and reports to you as follows :

We have had before us several interesting papers of vital importance to the Medical Departments of the various Fraternal Benevolent Societies represented in this Congress. The discussions on the same have been free, from which we have received great benefit.

That portion of the President's address, relative to the Medical Section, was referred to us by the Committee on Distribution and resolutions were adopted, which were properly referred.

The following resolution was also adopted :

## IN MEMORIAM.

WHEREAS, It is with deep regret we have learned that since our last annual gathering our esteemed comrade and genial brother, Dr. W. O. Rogers, of Omaha, Neb., Supreme Head Physician of the Woodmen of the World, has been called by the Supreme Ruler of the Universe from his labors of usefulness in our fraternal work ; therefore be it

*Resolved*, That we hereby extend our sincere sympathy to his family and friends in their bereavement. Also be it

*Resolved*, That this resolution be spread upon our minutes and that a copy be sent to his bereaved family.

We have the honor to report the election of the following officers of the section :

J. H. Christian, M. D., Chairman.

R. E. Morse, M. D., Vice Chairman.

T. Millman, M. D., Secretary.

C. A. McCollom, Chairman of Executive Committee.

And request that they be confirmed and that the proceedings of our section be printed in the proceedings of this Congress.

All of which is respectfully submitted.

T. MILLMAN,  
*Secretary.*

C. A. MCCOLLUM,  
*Chairman of Section.*

## FRATERNAL PRESS SECTION.

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JOURNAL OF PROCEEDINGS OF THE FRATERNAL PRESS SECTION,  
HELD AT BALTIMORE, MD., NOVEMBER 15TH,  
16TH AND 17TH, 1898.

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### FIRST DAY.

BALTIMORE, MD , November 15, 1898.

The Second Annual Meeting of the National Fraternal Press Association convened in I. O. H. Hall, Baltimore, Tuesday, November 15, 1898. The meeting was called to order at 2.30 o'clock P. M., by the President, M. W. Sackett.

The following Officers, Committees and Members were reported present :

#### OFFICERS.

President, M. W. Sackett, Meadville, Pa...	Keystone Workman.
Vice-President, F. O. Van Galder, Sycamore, Ill .....	Modern Woodmen.
Secretary-Treasurer, Gilbert Howell, Cleveland, O.....	Buckeye Workmen.
Executive Committee, {	M. F. VanBuskirk, Rochester, N. Y., Fraternal Monitor.
	D. W. Gerard, Crawfordsville, Ind..... .Chariot.
	F. W. Stevens, Port Huron, Mich..... .Bee Hive.
Committee on Laws, Ed. L. Young, Norwalk, O.....	Ohio Maccabee.
Committee on Finance, Alonzo Wardall, Topeka, Kan.....	Helping Hand.

## MEMBERS.

S. Galeski, 9 North 10th St., Richmond, Va.....	..Bi-Monthly Guild.
A. L. Hereford, Springfield, Ill.....	.....Court of Honor.
Mrs. Honora McCarthy O'Neill, 120 Genesee St., Auburn, N. Y.....	.....C. R. & B. A. Bulletin.
H. C. Sessions, Sioux Falls, South Dak.....	.....Dakota Visitor.
Rev. S. P. Lacey, 772 Broad St., Newark, N. J.....	.....Fraternal Guide.
A. E. Stevenson, 6436 Kimbark Ave., Chicago, Ill . . . .	.....Foresters' Gazette.
S. H. Tattersall, Baltimore, Md.....	.....I. O. H. Advocate.
Dr. Oronhyatekha, Toronto, Ontario.....	.....Independent Forester.
W. B. Kirkpatrick, Topeka, Kan.....	.....K. & L. of S. Journal.
Mrs. S. S. Graves, Ann Arbor, Mich... ..	.....Lady Maccabee.
Geo. J. Siegel, Ellicott Square, Buffalo, N. Y....	.....Lady Maccabee.
Edwin O. Wood, Flint, Mich.....	.....Loyal Guard.
R. L. Tilton, Ottumwa, Iowa.....	.....Loyal Workman.
John D. Migeot, 2545 Jessup St., Philadelphia, Pa.....	.....L. O. R. C. News.
C. S. Rawles, Port Huron, Mich.....	.....Michigan Maccabee.
G. Del Vecchio, 269 Dearborn St., Chicago, Ill....	.....Mutual Protection Journal.
F. W. Sears, Rialto Building, Kansas City, Mo.....	.....National Reserve.
L. P. Demming, Somerville, Mass.....	.....N. E. O. P. Journal.
C. E. Piper, 1608 Masonic Temple, Chicago, Ill.....	.....News Letter.
Julius M. Swain, 120 Tremont St., Boston, Mass.....	.....Our Home.
P. E. Stratton, Sharon, Pa.....	.....P. H. C. Gazette.
E. N. Haag, 158 North 3d St., Philadelphia, Pa.....	.....Recorder.
E. B. Rew, 43 Niagara St., Buffalo, N. Y.....	.....Royal Templar.
Miss Bina M. West, Port Huron, Mich.....	.....Review.
Edwin G. Hawkes, 1936 North 22d St., Philadelphia, Pa...	.....S. of H. Advocate.
C. R. Clark, Montezuma, Iowa....	.....Iowa L. of H. Advocate.
J. W. Meyers, Huron St., Toledo, Ohio.....	.....National Union.

The Journal of Proceedings of the meeting held in Port Huron, Michigan, October 6 and 7, 1897, were approved as printed.

The President announced the following program would be the regular order of business, unless otherwise ordered :

[See program printed in Journal of Congress.]

The President, Vice President and Secretary-Treasurer, presented their annual reports as follows :

## REPORT OF THE PRESIDENT.

BALTIMORE, Md., November 15, 1898.

*To the Members of the Association :*

A little over a year ago (October 6, 1897), mainly through the exertions of our present Secretary, Bro. Gilbert Howell, a convention was called in connection with the meeting of the National Fraternal Congress at Port Huron, Michigan, and the National Fraternal Press Association formed. After its formation it was fully recognized as a section of the Congress by formal action of that body.

The expectations of the promoters were more than realized in the number of fraternal publications represented at that meeting and the interest displayed. The exchange of views had at the preliminary meeting developed an almost unanimous opinion in the feasibility and expediency of forming a permanent organization, and forthwith steps were taken and the National Fraternal Press Association came into being.

A year has passed and we are again gathered together in annual meeting to review the work so far accomplished, and to devise plans for the future, that will, if possible, add to our efficiency along lines of mutual helpfulness.

Immediately after the meeting last year, the Journal of Proceedings was prepared by the Secretary and copies freely distributed to all such publications as were in touch with us in purpose and design and might desire to become associated with us. A cordial invitation was extended to join in membership, full information being given as to the purposes and benefits to be derived therefrom.

The responses, while encouraging, have not been fully up to the expectations of your officers. There has seemed to be a lack of appreciation of the possibilities of what a union of purpose might do for the common good along these lines. Aside from

the pleasure derived from acquaintance and the educational benefit acquired by the exchange of views, there are two distinct and practical lines of advantage presented in membership in this body: First, that derived from the publication of valuable papers donated by the best informed minds on subjects allied to our work and the compilation and publication of news items, etc., each month, and their distribution to such as hold membership with us. Second, the pecuniary advantage that may accrue by a pooling of circulation in securing advertising. As to the former, considerable progress has been made during the year. Ten valuable papers were written by leading men in the fraternal benefit field, and sent out on printed slips to all publications holding membership in the association. So, also, each month printed slips were sent out, containing items of news and short, terse paragraphs of general interest, prepared by the efficient editor of *The Fraternal Monitor*, Bro. M. F. Van Buskirk. That these publications have been highly appreciated is evidenced by the fact that they have been generally copied and favorably commented upon by the Fraternal Press.

As to the matter of combining circulation for advertising purposes, our success has not been so marked. However, some progress has been made. The Executive Committee, in whose hands this matter was placed, found numerous difficulties in the way when the matter was more fully discussed in all of its details. A plan was finally perfected which was thought to be feasible, and the Secretary directed to communicate with the members of the association. It soon developed that the proposition did not meet with general acceptance, especially among those papers having the largest circulation. It was further found that in order to be successful with our class of journals, something more was required than mere solicitation from advertisers in order to secure their patronage. We found that fraternal papers were not held in high esteem among the advertising public, no matter how great the circulation might be. They did not seem to appreciate the fact that our publications



entered the home as the bearer of a particular mission, and in that way commanded more attention than that given to the ordinary newspaper. We found that the advertising public must be educated along this line before it would be possible to gather the support of the largest and most desirable of its members. To do this successfully required money and effort; the former in sufficient amount this association did not possess. At a meeting of the Executive Committee held at Detroit in August, Mr. M. F. Van Buskirk, of the Fraternal Monitor Company, submitted a proposition to take entire control of the advertising department and furnish the necessary money to carry it to a successful end. After a thorough consideration of the matter, the proposition was accepted and contract entered into with the Fraternal Monitor Company. The details of this contract will be fully explained to this body in executive session.

For details of the financial transactions, membership fee, etc., you are referred to the report of the Secretary and Treasurer.

The Committee on Program, as directed by the Constitution, prepared a list of subjects to be presented to this meeting, and selected those who will present papers and engage in discussion thereon. The hearty compliance upon the part of those requested to take part merits our commendation.

Brethren, I am a firm believer in the utility, and, I might say, the absolute necessity of this Fraternal Press Association. I look upon the financial advantages that accrue by virtue of membership, as of secondary importance as compared with that which will result from our acquaintance and the general assimilation of views in the conduct of the battle for supremacy of fraternal protection in which we are engaged.

The fraternal press is the great educator of the general public to the necessity of protecting the home, and the desirability of doing it through the medium of our fraternal societies. No organization to-day can hope for success unless it be represented before the public by an ably conducted publication in its inter-

est. What the general press is to party politics, our publications are to fraternal benefit societies. The success or failure of any society is largely the result of our work. If this be true, who can measure the limits of our responsibility; who can compensate for neglected duties in a failure to gather and utilize the most advanced thoughts on lines of added security and permanence for the benefit of the organizations we represent? Is it not true that in many cases the press has failed thus to lead—has it not more often been found to follow a general sentiment created outside of its own efforts? Too often the temptation to follow a prevailing sentiment overcomes the courage of conviction and a passive policy is adopted. This is not the true function of the press. It should always lead the thoughts and mold the opinions of its constituents. Thus alone will it subserve its highest purpose and effectually entrench itself in the esteem of its readers.

As the educator of two million members now enrolled in the army of protection, a grave and responsible duty confronts us. Our first care should be the proper education of ourselves to the necessities of the organizations we represent—what will perpetuate them and make them strong and enduring. To accomplish this end, the fidelity of true heroism should at all times be employed—self-interest and the plaudits of the many should never tempt to unfaithfulness to the highest and best interests of those whom we serve.

Our meeting together, as we now do, is most helpful along lines above indicated; especially is it beneficial that we meet with the National Fraternal Congress, and have the benefit of the papers and discussions presented therein.

I trust that what may be said and done at this meeting will so impress each one with the utility and necessity of our Press Association as to insure its continuance and prosperity.

In closing my report I certainly would not do justice were I not to particularly mention, in the most complimentary manner,

the efforts put forth by our Secretary, Bro. Gilbert Howell. His faithful labors on behalf of the Press Association merits our highest commendation.

For the honor conferred upon me as your first President, I am truly thankful. If our association proves that success which its importance demands, then shall I look back upon this year's labor in your behalf as a bright memory never to be effaced.

Fraternally submitted,

M. W. SACKETT,  
*President.*

#### REPORT OF VICE-PRESIDENT.

*Mr. President and Members of the Association:*

Your program calls for a report from the Vice-President. Feeling there is little of interest I can say in addition to the excellent report made by our President and the one to be made by our Secretary, the inclination would be to ask that you pass my report, were it not that I wish to make two suggestions.

At the meeting of the Executive Committee, at Detroit, Mich., last August, I was named as a committee on transportation, the hope being that the railroads might be persuaded to extend to our Press Association courtesies so generously granted other press associations. Application for these courtesies, however, met with little encouragement. The roads "knew us not," and "passed me by on the other side," with the assurance that, while unable to give the members of our association passes to Baltimore and return, it would be possible to individually arrange for transportation with such papers as had contracts with the roads, etc. As we did not have contracts we did not "arrange."

Now, the practical suggestion: You will at this meeting of the association ascertain where the next annual session of the Fraternal Congress is to be held. At once select the railroads over which you would like to travel to reach the meeting next

year, and make application for contracts with the roads as early in December as possible. In this way you come before the advertising managers of the railroads at the season of the year when new contracts are being made, and by courteously presenting the merits of your publication as an advertising medium, all members of our association should be able to make contracts that will procure the desired transportation to our next meeting.

I have found the articles and items sent out by the Fraternal Press Association of value, but suggest the scope be enlarged to provide a "legal column," covering decisions of importance to our societies.

In conclusion, while the year has not brought all that could be desired, we can, I believe, feel that the National Fraternal Press Association has made a good start, and another year should show increased and better results all along the line of effort.

Fraternally submitted,

F. O. VAN GALDER,  
*Vice-President.*

#### REPORT OF SECRETARY-TREASURER.

BALTIMORE, MD., November 15, 1898.

*To the Officers and Members, National Fraternal Press Association :*

BRETHREN: I beg to submit herewith the following brief report as the Secretary-Treasurer of this association for the term just closing.

#### MEMBERSHIP.

The year has indeed been a busy one, and whilst our efforts to increase the membership have not been so successful as we had hoped, we have written letters to all the Fraternal Editors, of which we could get proper address, and have succeeded in opening up a correspondence with 231 different fraternal publications, and have secured fifty-one members to the association.

The following is a list of papers holding membership, and whose combined circulation is 1,182,781 :

A. O. U. W. Guide, D. Ramaley .....	51 East 4th St., St. Paul, Minn.
A. O. U. W. Guide, H. L. Cross .....	Bentonville, Ark.
Annuity Advocate, C. W. Jones.....	508 Girard Bld'g, Philadelphia, Pa.
Buckeye Workman, Gilbert Howell.....	275 Woodland Ave., Cleveland, Ohio.
Bi-Monthly Guild, S. Galeski.....	9 North Tenth St., Richmond, Va.
Bee Hive, F. W. Stevens.....	Port Huron, Mich.
Baltimore Telegram, Jas. Young.....	German and Calvert Sts., Baltimore, Md.
Columbian Herald, W. Warne Wilson.....	88 McGraw Bld'g, Detroit, Mich.
Chariot, D. W. Gerard .....	Crawfordsville, Ind.
C. M. B. A. News, M. J. Clark.....	184 Fourth Ave., Pittsburgh, Pa.
Court of Honor, B. F. Hildebrand.....	607 South 14th St., St. Joseph, Mo.
Catholic Forester, Phil. J. McKenna.....	1228 Stock Exch'g, Chicago, Ill.
C. R. & B. A. Bulletin, Mrs. Honora McCarthy O'Neill.....	Auburn, N. Y.
Dakota Visitor, H. C. Sessions.....	Sioux Falls, S. Dak.
Fraternal Guide, Rev. S. P. Lacey.....	772 Broad St., Newark, N. J.
Field Worker, D. I. Thornton.....	2085 East 19th St., Kansas City, Mo.
Fraternal Monitor, M. F. Van Buskirk.....	29 State St., Rochester, N. Y.
Fraternal Aid, Hamm & Grant.....	Lawrence, Kans.
Germania Reporter, Aug. Wetzel.....	618 E. Water St., Milwaukee, Wis.
I. O. H. Advocate, J. W. Cruett.....	118 S. Eden St., Baltimore, Md.
Independent Forester, T. W. Saunders.....	207 Masonic Temple, Chicago, Ill.
Keystone Workman, M. W. Sackett.....	Meadville, Pa.
K. & L. of Security, J. M. Wallace.....	107 West 6th St., Topeka, Kans.
Lady Maccabee, Miss Emma E. Bower.....	Henning Block, Ann Arbor, Mich.
Loyal Guard, Edwin O. Wood.....	Flint, Mich.
Loyal Workman, R. L. Tilton.....	Ottumwa, Iowa.
Life Advocate, W. Higgins .....	Wyandott and Sixth Sts., Kansas City, Mo.
L. O. R. C. News, J. D. Migeot.....	2545 Jessup St., Philadelphia, Pa.
Michigan Maccabee, N. S. Boynton.....	Port Huron, Mich.
Modern Woodman, F. O. Van Galder..	105 California St., Sycamore, Ill.
Mutual Prot'c Jour'ng, Del Vecchio.....	269 Dearborn St., Chicago, Ill.
Modern American, George V. Mechler.....	Effingham, Ill.
Michigan Herald, O. F. & K. L. Webster.....	Belding, Mich.
National Reserve, F. W. Sears .....	Rialto Bld'g, Kansas City, Mo.
N. E. O. P. Journal, D. M. Frye .....	232 Highland Ave., Somerville, Mass.
Ohio Maccabee, Ed. L. Young .....	Norwalk, Ohio.
Our Home, Julius M. Swain.....	120 Tremont St., Boston, Mass.
Our Order, Alex. McLean.....	Macomb, Ill.
Oregon Woodman, V. P. Fiske.....	Dallas, Oregon.

Parlor & Lodge, Wm. Camp.....	Box 81, Weehawken, N. J.
P. H. C. Gazette, P. D. Stratton.....	Sharon, Pa.
Recorder, E. N. Haag.....	158 North 8d St., Philadelphia, Pa.
Royal Templar, E. B. Rew.....	48 Niagara St., Buffalo, N. Y.
Review, Miss Bina M. West.....	Port Huron, Mich.
Red Cross Gazette, Dr. Seven Windrow.....	288 La Salle St., Chicago, Ill.
S of H. Advocate, Edwin Nason.....	1936 North 23d St., Philadelphia, Pa.
Seven Links, M. Boehm .....	6 Eddy St., San Francisco, Cal.
Sentinel, S. B. Carleton.....	Oak Park, Ill.
Wisconsin Workman, C. F. Ninman.....	Sauk City, Wis.
Western Kt. Advocate, Allen Garresh .....	St. Charles, Minn.
Western Woodman, P. G. Chubbic .....	Beloit, Kans.

There are two of the papers which were represented at the meeting one year ago in Port Huron, Mich., that have not as yet signed the Application for Membership, nor paid their fee, and therefore are not included in the above list.

They are as follows, viz.

K. of H. Reporter, D. S. Biggs .....	252 Washington St., Boston, Mass.
Pyramid, E. S. McClintock.....	Topeka, Kans.

#### LITERARY DEPARTMENT.

The Executive Committee at its first meeting held in the office of the Secretary, on November 20, 1897, appointed M. F. Van Buskirk, D. W. Gerard and F. W. Stevens a Special Committee to arrange for the contribution of articles for use each month in all the papers of the association, and the success of their efforts have been most satisfactory. The committee deserve much credit for their diligent and successful work, the details of which will be given in the reports of the President and Chairman of Executive Committee.

#### ADVERTISING DEPARTMENT.

This important department has been given earnest and serious attention by the Executive Committee, and the problem of devolving a plan which would be satisfactory to each and every paper, with their varying interests and environments, has not been an easy task.

The committee submitted to each paper two plans for securing advertising, but neither plan seemed to meet the requirements, as but thirteen of the papers, whose combined circulation was but 126,529, accepted the propositions. After an extensive correspondence and a visit to Chicago to confer with responsible advertisers and Advertising Agencies, and a most earnest effort, both plans as

submitted were abandoned, and the committee solicited Mr. M. F. Van Buskirk, of 89 State Street, Rochester, N. Y., to submit a plan and proposition, with the view of establishing an Advertising Bureau, and in this manner relieve this Association of the necessity for providing a sufficient cash revenue with which to successfully prosecute the work.

Accordingly Mr. Van Buskirk submitted a plan and his proposition to the Executive Committee at the meeting of said committee held in Detroit, Mich., August 16, 1898, which was accepted. While the time has been short since this arrangement was made, indications are that the "Advertising Bureau" will be successful under his able management.

The complete details of this work will be given in the reports of other of the officers.

#### FINANCIAL STATEMENT.

The efficiency of this Association has been greatly handicapped during the entire term for a want of funds to properly prosecute the work, and we trust some provision will be made at this session to relieve this defect.

The total receipts from all sources have been \$285.00 and the disbursements \$258.06, leaving a balance in the hands of the Secretary-Treasurer of \$26.94. Details of these receipts and disbursements will be placed before the proper committee for approval.

There are outstanding liabilities due the members of the Executive Committee amounting to \$102.25.

#### GENERAL REMARKS.

The field for usefulness of the National Fraternal Press Association is indeed a broad and fertile one, and thus far the work of opening it up has scarcely begun.

Among the many important matters which crowd in for earnest and immediate attention is that of the postal regulations. To us it seems an injustice that a Fraternal Paper, devoted to the cause of Fraternal Beneficiary Societies, which represents the highest interests of the home and its loved ones, should be compelled to "stick a one-cent postage stamp" on each and every copy delivered to the brothers who reside in the city of publication, whilst the little pettifogging political sheet across the street, published each week, is admitted to the same post-office with its full service absolutely free of cost to its promoters. As true American citizens, we would not seek for any special legislation to be given in our favor, but it does seem within the provinces of this association to petition the National Fraternal Congress, asking that they bring to bear upon the

proper authorities at Washington, D. C., the demand of almost two and a half million voters whose interests are jeopardized in this discrimination.

The Fraternal Papers do not ask that this be "class legislation," but that equal rights be shown all legitimate newspapers, irrespective of political, religious or fraternal affiliations, be they issued weekly, semi-monthly or monthly.

The Advertising Bureau is of financial interest to each and every fraternal paper; even those that do not belong to this association reap benefit as a result of the educational campaign now being conducted by this bureau, in enlightening the advertiser of the importance and merits of our fraternal publications as advertising mediums. This department is being conducted without expense to this association, and it is due to Mr. Van Buskirk that each one of us give him our most hearty co-operation. The work of the bureau may not bring results as quickly as we might wish, still when the judicious advertiser is fully convinced that the fraternal papers of this association reach more than a million and a quarter of the homes of this country, and that these very homes are of the better class—the provident and thoughtful class—who are ever alert in buying the best bargains, then the advertiser who wishes to sell a good and responsible article will be buying the space in our papers, and will be willing to pay a good and reasonable price for it.

It is but fair to this association and the efforts of the Special Committee to speak in complimentary terms of the improvement made in many of our fraternal papers. We have received a great help from the earnest and well written articles furnished, which has had much to do in transforming our papers from dry and uninteresting sheets to attractive publications, and this improvement can be still more greatly enhanced by a freer exchange of thought among the members of this association. The strong man's arm is made the stronger by its use in helping the weaker brother, and the man himself is made the better for the gracious act.

There are other matters of interest and importance to this association, and composed as it is of some of those men who stand at the head of our societies, and in whose hands all the varied interests of their membership rest, I feel confident that whatever they may dictate as the course to follow will be for the advancement and general benefit of all mankind, and the various papers to be presented will no doubt suggest many improvements for the Fraternal Press.

Fraternally submitted,

GILBERT HOWELL,

*Secretary-Treasurer.*



On motion, the reports of the President, Vice-President, and Secretary-Treasurer were referred to a Committee on Distribution, consisting of F. W. Sears, Miss Frances E. Burns and Mr. Edwin O. Wood, which reported as follows :

BALTIMORE, MD., November 15, 1898.

*To the Officers and Members of the National Fraternal Press Association, Greeting:*

We, your Committee on Distribution, respectfully submit the following report :

We recommend, first, that such parts of the reports of the President, Vice-President, and Secretary-Treasurer as relate to the contribution of special articles for simultaneous publication in Fraternal Order Papers and the establishment of a legal column, be referred to a special committee of three, with instructions to formulate plans in conformity with this regulation.

Second—That such parts of said reports as relate to Advertising and Transportation be referred to the Executive Committee.

Third—That the recommendations relative to the finances be referred to the Finance Committee.

Fourth—That the recommendations regarding Postage Rates be referred to a special committee.

Fifth—That the Committee on Laws be requested to prepare amendments providing for a standing committee, whose duty it shall be to provide an article each month and prepare matter for a legal column, for simultaneous publication in the papers represented in this Association.

In conclusion, we cannot refrain from expressing our gratitude at the splendid start this Association has received under the guidance of its able corps of officers. That it "fills a long felt want," is self-evident. The good already accomplished is sufficient warrant for its existence and continued success.

Fraternally submitted,

F. W. SEARS,  
FRANCES E. BURNS,  
EDWIN O. WOOD,

*Committee.*

The report of the committee was adopted.

The balance of the afternoon was occupied in the reading and discussion of papers presented. [See Appendix.]

At 5.30 o'clock recess was taken until 2 o'clock P. M., tomorrow (Wednesday).

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## SECOND DAY.

BALTIMORE, MD., November 16, 1898.

The Association was called to order at 2.15 P. M., Vice-President F. O. Van Galder in the chair.

### NOMINATIONS AND ELECTIONS.

Election of officers for the ensuing year being in order, nominations were made for the various offices and ballots taken, and the following declared elected as officers of the Association for the year 1898-99 :

F. O. Van Galder, Syracuse, Ill., President.  
P. D. Stratton, Sharon, Pa., Vice-President.  
Gilbert Howell, Cleveland, O., Secretary-Treasurer.

D. W. Gerard, Crawfordsville, Ind.,  
Miss Bina M. West, Port Huron, Mich.,  
F. W. Stevens, Port Huron, Mich.,  
M. W. Sackett, Meadville, Pa.,

Executive Committee.

### REPORT OF COMMITTEE ON CONSTITUTION AND LAWS.

The Committee on Constitution and Laws, through its Chairman, Mr. Ed. L. Young, presented the following revision of the Constitution and Laws of the Association, which were acted upon *seriatim* and severally adopted :

## NAME.

Section 1. The name of this Association shall be the National Fraternal Press Association, Section of the National Fraternal Congress.

## OFFICERS.

Section 2. The officers of this Association shall be a President, a Vice-President and a Secretary-Treasurer.

## EXECUTIVE COMMITTEE.

Section 3. The Executive Committee shall consist of the officers *ex-officio* and four additional members.

## STANDING COMMITTEES.

Section 4. The standing committees shall be a Committee on Laws, a Committee on Finance, a Committee on Program, and a Committee on Press, each of which shall consist of three members, to be appointed by the President, with the exception of the Committee on Program, which shall consist of the President, the Vice-President and the Secretary-Treasurer.

## ELECTION.

Section 5. The officers and members of the Executive Committee shall be elected at each annual meeting of this Association. This election to take place immediately after the reading of the minutes on the opening of the second day's session.

## ANNUAL MEETINGS.

Section 6. The annual meetings of this Association shall be held at the time and place of the annual meeting of the National Fraternal Congress; the opening session to be called at 2 o'clock P. M. on the first day of the meeting of the Congress.

## MEMBERSHIP.

Section 7. Membership in this Association shall be limited to journals issued in the interest of societies which are members of the National Fraternal Congress, when officially indorsed by the order they represent respectively, and to such other journals as are published in the interest of Fraternal Beneficiary Societies generally, when approved by the Executive Committee of this Associ-

ation ; provided always that the journal of no society, held to be ineligible to membership in the National Fraternal Congress, shall be approved by the said Executive Committee for admission to this Association.

#### REVENUE.

Section 8. The revenues of this Association shall be derived from a membership fee of (\$10.00) ten dollars to accompany the application for membership, and such other annual dues as may be recommended by the Executive Committee and approved by the Association when in annual session.

#### REPRESENTATION.

Section 9. Each journal holding membership in this Association shall be entitled to one representative, whose credentials shall be in such form as may be prescribed by the Executive Committee.

#### VOTING.

Section 10. Each journal shall be entitled, through its accredited representative, to one vote upon all questions.

#### DUTIES OF OFFICERS.

Section 11. The President, Vice-President and the Secretary-Treasurer shall perform such duties as pertain to their respective offices, and as may be required of them from time to time.

#### DUTIES OF EXECUTIVE COMMITTEE.

Section 12. The Executive Committee shall have general charge of the affairs of this Association, and shall have power to provide for all things deemed to be for the best interests of the Association that shall not be specifically provided for in these laws.

#### DUTIES OF COMMITTEE ON PRESS.

Section 13. It shall be the duty of the Committee on Press to provide in advance, for the use of the local press, and to give the Associated and United Press bureaus such matter relative to the history, growth, strength, statistics and work generally of the orders represented in the National Fraternal Congress as may be desired or accepted by such agencies of public information in places where the sessions of this Association and the Congress may be annually held.

## REPORT OF THE EXECUTIVE COMMITTEE.

The Executive Committee, through its Chairman, Mr. M. F. Van Buskirk, presented the following report :

BALTIMORE, MD., November 16, 1896.

*To the Officers and Members of the National Fraternal Press Association :*

Your Executive Committee beg to submit the following report : Pursuant to the authority vested in it by the by-laws the following fraternal publications have been admitted the past year. [For list see report of Secretary-Treasurer.]

The foregoing includes only the journals which made application and paid their fees. Several which failed to qualify are not included therein.

You all are familiar with the results of the literary department. This, in the main, we believe has been satisfactory. We hope and believe that this will be materially improved as to scope and efficiency as the Association progresses.

The results of the advertising department are in the future. The plan adopted at the outstart was abandoned August 16, 1896, it having not produced satisfactory results. M. F. Van Buskirk was asked to submit a plan for consideration. This he did, and a contract was entered into whereby he should establish a Bureau of Advertising, prosecute the interests of this bureau, pay all expenses and receive his compensation therefor out of the revenues of such bureau.

The work of this bureau has been pushed, and it is believed that tangible results will accrue during the ensuing year. Of necessity, progress is slow at the outstart, but it is believed that it will gather impetus as it goes along. Some of the largest advertisers have evidenced an interest, and have asked for copies, rates and other information, looking to using the fraternal press in their 1897 budget.

It is believed that the National Fraternal Press Association has a broad field, one which can be cultivated to advantage from practically every standpoint.

Harmonious, concerted effort is necessary to produce the best results, and it is respectfully urged that all lend a helping hand in placing fraternal journalism in its proper position before both the fraternal and general public.

Respectfully submitted,

M. F. VAN BUSKIRK, *Chairman*,  
F. O. VAN GALDER,  
GILBERT HOWELL,  
F. W. STEVENS,

*Executive Committee.*

The report was ordered placed on file, and on motion of Mr. A. E. Stevenson, all the papers not entitled to membership in accordance with paragraph seven of the Constitution and Laws as now amended be notified of the action of this Association, refusing to admit them to a membership.

On motion of Mr. Edwin O. Wood, it was ordered that the fee of \$5.00 which had been paid by those papers affected by the preceding resolution, and not admitted to a membership, be returned them.

Mr. C. S. Rawles, Miss Bina M. West and Mr. S. H. Tattersall were appointed a Committee on Press for the present meeting of the Association.

Mr. Ed. L. Young presented the following resolutions, which were adopted :

*Resolved*, That it is the sense of this Association that the terms belonging to the Code of Old Line Life Insurance Companies, such as "Insurance," "Policy," etc., should not be used by the Fraternal Beneficiary Societies in their Official Journals, nor in the papers presented to this body ; nor in the articles hereafter provided for publication under the direction of the Executive Committee of this Association ; such terms being contrary to the spirit of our Fraternal Beneficiary Societies.

*Resolved*, That the Committee on Laws be requested to prepare and present to this Association, at this session, an Amendment to the Laws, providing for the appointment of a Standing Committee to be known as a Press Committee.

The balance of the session was devoted to the reading and discussion of papers presented, which appear in the Appendix hereto.

Recess was taken until 1.30 o'clock P. M., tomorrow (Thursday.)

## THIRD DAY.

BALTIMORE, MD., November 17, 1898.

The Association was called to order at 1.30 P. M., Vice-President F. O. Van Galder in the chair.

## REPORT OF FINANCE COMMITTEE.

Mr. Alonzo Wardall, Chairman of the Finance Committee, submitted the following report, which was adopted:

*To the Fraternal Press Section :*

We, your Committee on Finance, respectfully report that we have examined the report of the Secretary-Treasurer, Gilbert Howell, and find his report correct as read to this association, showing receipts on membership fees of \$285.00; disbursements for postage, printing, help and stationery, \$258.06, leaving a balance on hand of \$26.94, but with bills for expenses of two meetings of the Executive Committee, amounting to \$102.25, unprovided for.

Respectfully submitted,

ALONZO WARDALL,

A. L. HEREFORD,

*Committee.*

On recommendation of the Executive Committee and on motion of Mr. Edwin O. Wood, the annual dues provided for in Section 8 of the Constitution and Laws, was fixed at ten (\$10.00) dollars for each member of the Association.

On motion of Mrs. Honora McCarthy O'Neill, the papers prepared for this session of the Association were all ordered printed in the Journal of Proceedings.

The newly elected officers were then inducted into their respective offices, and the President announced the appointment of the following committees for the ensuing year :

COMMITTEE ON LAWS—Ed. L. Young, Norwalk, Ohio; E. O. Wood, Flint, Mich.; Julius M. Swain, Boston, Mass.

COMMITTEE ON FINANCE—A. E. Stevenson, Chicago, Ill.; Mrs. Honora McCarthy O'Neill, Auburn, N. Y.; E. N. Haag, Philadelphia, Pa.

COMMITTEE ON PRESS—A. L. Hereford, Springfield, Ill.; C. E. Bonnell, Chicago, Ill.; P. G. Chubbic, Beloit, Kan.

A vote of thanks was extended to the I. O. H. and other orders represented in Baltimore for their many courtesies and hospitality.

There being no further business, President F. O. Van Galder declared the Second Annual Session of the Association adjourned to meet in Chicago on the fourth Tuesday in August, 1899.

F. O. VAN GALDER,

GILBERT HOWELL,

*President.*

*Secretary-Treasurer.*

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## APPENDIX TO PRESS SECTION.

### THE SECULAR PRESS AS A FACTOR IN FRATERNALISM.

BY F. W. STEVENS, PORT HURON, MICHIGAN, EDITOR "BEE HIVE."

If the subject assigned is taken literally it means the consideration of the entire non-religious press as a factor in fraternalism, as every journal not published in the interest of some religious denomination would come under the title of "secular." As the intent of this paper, however, is to take up only the relation of the newspaper to fraternalism, the subject to be technically correct should read :

#### THE NEWSPAPER AS A FACTOR IN FRATERNALISM.

When it is considered that there are 21,800 papers published in the United States and Canada, all but a comparatively few of which would be properly termed "newspapers," and that within this territory there are less than seventy millions of people, while within the entire world, with a population of over four and one-half billions, there are only 50,000 papers, it is quite evident, without any extended argument, that the newspaper is a great factor in every enterprise in this great North American Continent, whether it is of a religious, philanthropic, business or political character. The newspaper of to-day is as essential to the welfare and prosperity of any city, village or town as the flour barrel is



to the family. The former sustains the business life of the community as much as the latter does the material life of the family. A family left without bread will die, and so will a town without a newspaper. Just in the proportion as the citizens of a place patronize their home paper, just in that proportion will one be able to gauge the enterprise of the people. The newspaper is or should be the leader in all public thought and business advancement, and it should stand ready and willing to espouse the cause of everything that tends to advance the interests of the locality in which it is published. It is the main artery through which the business and commercial enterprises of a community course and pulsate. If the people are slow and conservative, the fact is revealed through the tone of the daily or weekly press. If, on the contrary, push, pluck and perseverance are the predominant characteristics, the stranger is at once informed of the fact by a perusal of the local paper.

While a newspaper is a great agent for good, it is sometimes used by unscrupulous individuals as a power for evil, but when the latter is the case, its career is usually short lived, because the public, by whose will it can only have a continued existence, withdraws its support and the paper ceases to be a factor in the community, with the result that it either becomes the property of the sheriff or it is sold at a great sacrifice, while the editor, like the Arab of old, "silently folds his tent and steals away." As a battler for the rights of the people, the newspaper is a mighty power, for by the aid of its "search-light" fraud and peculations are unearthed and held up to public view, while the criminal schemers and plunderers are brought to justice and made to disgorge. The influence and strength of the newspaper was rightly estimated by the great Napoleon when he said, "four hostile newspapers are more to be feared than a thousand bayonets."

Admitting, then, that the influence of the newspaper press is essential and necessary to the success and prosperity of any and all enterprises that are looking for the support of any number of people, we must first ask, "How is this influence to be obtained in order to make the press the factor we desire it to be in the enterprise in which we are specially interested?" The only reasonable answer to this query is: That enterprise or institution must itself prove to be a factor in the community. With a membership of over five millions in the United States and Canada, and estimating that each member represents at least two besides himself, it can be truthfully stated that the fraternal societies in the territory mentioned represent directly one quarter of the entire population, and are, therefore, great factors in the countries mentioned. This fact being conceded by the press, the next query is: "Upon what basis do we ask for recognition from the newspapers?" Are the fraternities business institutions, operated and run for profit and gain, or do they make a claim for recognition upon the same ground as the churches, schools, and benevolent and charitable insti-

tutions? If the former is correct, then they will be asked to contribute a certain amount of money to the advertising columns of the paper, as the paper is itself a business enterprise, run in the interest of its publishers for profit and gain, and is therefore dependent upon its advertising columns for its main revenue and support. Its news and editorial departments are separate and distinct, and are run in the interests of its readers, furnishing them with the news of the day, together with such editorial comment as the editor of the paper may determine is consistent with the policy of the paper. The enterprise the paper displays in furnishing fresh and reliable news is rewarded by a proportionately large subscription list, which, in turn, regulates the value of its advertising patronage. If the paper, then, makes the mistake of handling purely business enterprises as news matter, from which it derives no direct revenue, it is adopting the suicidal policy of ruining its advertising patronage, because the advertiser is very quick to observe any favoritism to any business that does not contribute its share of revenue to the paper. The churches, schools and other institutions referred to, of a benevolent character, have long been looked upon by the newspaper press as entitled to recognition in the news columns of their journals because they are factors for good in the community, and are not conducted for profit and gain. Public sentiment has gained them this recognition, for the unselfish supporters of these institutions being also patrons of the newspaper, they demand that it shall, as the mouthpiece of the community and an exponent of its best interests, devote a portion of its energies to foster and promote that which is conducted for the good of all. As fraternalists, we claim that the same recognition accorded to the institutions mentioned should be given our societies, by reason of our aim and desire to work for the common good of the community, with no thought of personal reward. With a very few exceptions the press of the country, of late years, have thus viewed the fraternal society, and there is no complaint to make as to proper attentions not having been given to entertainment under fraternal auspices, or space devoted to the reports of gatherings and conventions of the various Orders.

#### WHAT OF THE FRATERNAL BENEFICIARY ORDERS?

When it comes to the fraternal beneficiary society being considered as part of the fraternal fabric, and therefore entitled and expecting the same recognition from the press, there is a difference of opinion existing. Notwithstanding that the members of this latter class comprise nearly one-half of the entire fraternal army, yet they are often referred to as belonging to nothing but "insurance societies," and are considered by some as falsely trading upon the word "fraternity." It has been because of the insinuations thus thrown out, as well as the thoughtless use of misleading terms by our well meaning friends, that the newspaper press has been at a loss to know how to properly place us before the pub-

lic, and for that reason the average newspaper has not been the factor in the fraternal beneficiary work that it should have been. The old line insurance companies and the mutual assessment associations have purposely misrepresented the fraternal beneficiary system, but when, in addition, many members of our organizations, including some leading officials, have used the same terms as the insurance companies, we cannot attach any blame to the newspapers for not correctly quoting us. If the system has been misrepresented, either willfully or thoughtlessly, to what authority can we refer to as the proper one to define our system and thus enable the press to enlighten the general public as to our aims, objects and purposes? Most assuredly we would say, the National Fraternal Congress, which is the only representative and authorized body of the fraternal beneficiary system as a whole. In the fourth paragraph of the Constitution and Laws of the Congress we find this provision, regulating the admission of members to the Congress :

“Fourth—No Fraternal Society, Order or Association shall be entitled to representation in this Congress, unless such Society, Order or Association be formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit, having a lodge system, with a ritualistic form of work and representative form of government, and making provision for the payment of benefits in case of death (with provision, if its laws so provide, for the payment of benefits in case of sickness, temporary or physical disability, either as the result of disease, accident or old age, provided the period of life at which payment of disability benefits on account of old age commences shall not be under seventy years), the fund for the payment of such benefits and the expenses of such association being derived from assessments or dues collected from its members, and death benefits payable to the families, heirs, blood relatives, affianced husband or affianced wife, or persons dependent upon the member; these principles being an obligated duty on all members, to be discharged without compensation or pecuniary reward, the general membership attending to the general business of the Order, and a fraternal interest in the welfare of each other, a duty taught, recognized and practiced as a motive and bond of organization.”

This is the tenet of faith, so to speak, that the representatives of every society are pledged and bound to subscribe to when admitted to the Congress. Taking this quotation as an authoritative text, no fair-minded individual or newspaper editor or reporter would consider one of these organizations in the light of an insurance company. The word “insurance” or “policy” is not mentioned in this text, while the same noble and unselfish principles are embodied as are found in the aims and objects of what are referred to as the “regular fraternities.” As members of the Congress, and therefore acquiescing and believing in the principles laid down and enunciated by it, we should insist that all those presuming

to represent us as informers should stick strictly to the text prescribed by the Congress, and which is based upon the laws of the various organizations themselves, thus relieving us from all embarrassments by having our system misquoted and misunderstood. The lodge and the ritual come first, and we are entitled to certain benefits as the laws of our society provide, only after we have taken the obligation and become members of the society. The Congress says, "The motive and bond of the organization" must be "a fraternal interest in the welfare of each other." Carrying out this principle, we are aiding our members "without pecuniary reward," and there are no speculative features about any business that we do. Our local, grand and supreme officers are paid salaries commensurate with the duties they have to perform, the same as the officers of all benevolent and charitable institutions, and also those of the "regular fraternities," so-called. These observations, if they are correct—and they must be correct if the principles as voiced by the National Fraternal Congress are correct—lead us to the following conclusions regarding the newspaper press as a factor in advancing the interests of the fraternal beneficiary society :

First—In order to be a factor in fraternal beneficiary society work, the newspaper press must thoroughly understand its aims, objects and purposes, and then make correct statements concerning it, so that the societies shall not stand in a false light before the public.

Second—All information given the press concerning the fraternal beneficiary system should conform to the principles enunciated by the National Fraternal Congress, and the officers of all societies should be instructed and the members educated along that line.

Third—An effort should be made at all times to personally interest newspaper publishers, editors and reporters in the fraternal beneficiary societies, and endeavor to enroll their names upon the books of the Orders as members, so that they may not only fully appreciate the blessings of the fraternity and the protection for themselves and families, but also that they may be in a position to investigate and gain knowledge of their own record that will lead them to push a fraternal pencil for the mutual good of themselves and their brother members.

Fourth—No terms should be used in referring to the societies, or their aims and objects, inconsistent with those expressed officially through the Congress, and this Fraternal Press Association, as an auxiliary section of the Congress, should agree upon the proper terms to be used in our various fraternal papers. The words "insurance," "premium," "policy," and kindred old line insurance terms should find no place in our vocabulary, either alone or compounded with the word "fraternal." There may not be much in a name, and possibly no serious harm can come from calling "Jack" "Jim," or "Jim" "Jack." If,

however, "Jack" becomes a pick-pocket and "Jim" remains an honest boy and goes to Sunday School, it does hurt "Jim" to be called "Jack" and be obliged to take "Jack's" reputation with the name. Thus, with the fraternal beneficiary society, it is not exactly the misfit name of "insurance" that injures us, but it is the reputation that we are obliged to take with the name, and the confusion and embarrassment it causes us when dealing with insurance commissioners, legislators and others who are trying to "regulate" our business for us from an insurance standpoint, or the courts before whom cases are taken, tried and decisions rendered.

Fifth—As individual members of the various fraternal beneficiary societies, we should be *truly fraternal* in all our dealings with one another and those on the outside, and the spirit of the laws of the organization to which we belong should govern our every-day actions rather than the letter. In so doing we gain the confidence and approval of the public's ever watchful and critical eye, while the daily and weekly press will then readily accord us the proper recognition in the news columns of their journals, not as advertisers, because we are doing an "insurance business," but as promoters of the common good in the uplifting of mankind through a mutual brotherhood and the extending of a willing and ready relief to the sick and afflicted of our members, and that financial aid to their widows and orphans which in neither "insurance" nor "charity," but rather the fulfillment of an obligation which is the basis of "a fraternal interest in the welfare of each other, which means to defend and protect each other and those dependent upon us in the time of danger, need or sorrow."

If, then, true fraternity shall be our guiding star, and we, as officers and members of the various societies, follow the direction and course of that star by strictly adhering to the fundamental principles of our Orders as taught by ourselves through the National Fraternal Congress, we will succeed in convincing the newspapers of our day and generation that the greatest boon they can confer upon mankind is by becoming an important factor in the advancement of fraternalism, and that branch of it that is represented by two millions of adherents in the fraternal beneficiary system. This accomplished, and the tribute of an editor of one of the great Northwestern dailies to the leader of one of our fraternal beneficiary societies, upon the occasion of the latter's visit to the city of the former, would become universal. This editor expressed himself in this comprehensive manner :

"It is recorded in the Word that Christ went about doing good. The thought has often occurred to me, and now I express myself publicly and with all reverence, that a man in the character of such a leader is Christ-like, because he, too, is going about the world doing good. How much of this he has done, how he has scattered countless seeds of kindness, none will ever know; but in the

prayers and blessings of widows and orphans, and in the assuaging of grief of those whose bereavement has been poignant, and who through his instrumentality have been enabled to face the world and its duties and cares with braver, lighter hearts, there will be reared a monument that shall reach to the heavenly throne and prove a Jacob's ladder whereby he may ascend to his reward."

A voluntary recognition like this from a leading journalist was not given as an "insurance" endorsement of the Order, but it came from a man who in his heart realized that the fraternal beneficiary society was fulfilling the mission that was "Christ-like," and that thus it was an important and necessary factor in his life and home as it was in the lives and homes of millions of others, and for that reason he proposed to use his pen as a factor for fraternity whenever an opportunity offered.

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### THE BENEFIT OF FRATERNALISM TO THE HOME.

BY MISS EMMA E. BOWER, ANN ARBOR, MICH., EDITOR OF THE "LADY OF THE  
MACCABEE."

In presenting this paper for your consideration I may, perhaps, wander somewhat from what was intended when my subject was assigned me; but to give my ideas as to "The Benefit of Fraternalism to the Home" I must bear upon woman's work, fraternity, fraternal and secular organizations, for the reason that through the education and Christian influence of these societies fraternalism to the home is largely increased.

The first record we have of fraternal societies was in 202 B. C. Again, in 268 A. D., we find that Marcus Aurelius, during his reign as Emperor of Rome, agreed to protect any merchant whose property should suffer damage in transport.

During the Elizabethan era in 1493, mutual aid societies were instituted, called "guilds." These were originally composed of the inhabitants of towns who, upon certain conditions, were entitled to relief in case of sickness, death, etc. Later they were classified as religious and secular, the former being more of a charitable institution, while the main object of the latter was the advancement of the commercial relations of fraternity.

History tell us these secular guilds were really the origin of municipal corporations. In 1705 a life insurance association was organized and chartered by Queen Anne, which did business for over 150 years. In 1759 an organization known as the Presbyterian Minister's Fund was instituted in Philadelphia, Pa. This is the oldest life insurance company existing at the present time, and to-day,

as in the past 140 years, it is still restricted to the admitting only of Presbyterian clergymen, which must necessarily make its membership small. Although instituted practically as a life insurance company, it is in one sense a fraternal and beneficiary society.

Masonry, a fraternal organization, is of such ancient origin that the place of its birth is unknown. The legends say that it was organized at the building of the temple of Solomon. Some writer, however, has traced its birth to the year 1459. While Masonry, more than any other Order, teaches the duty of charity in its largest and most sacred sense, it differs from other societies most essentially in relieving distress and want.

The Independent Order of Odd Fellows, another of the oldest secret benevolent societies, had its origin in 1745. The objects of this society are "to visit the sick, relieve the distressed, bury the dead, and educate the orphan."

What this organization aims to do in the uplifting of mankind all fraternal and benevolent societies desire, and their creed is to endeavor to benefit humanity by shedding abroad the divine principles of charity, love, benevolence, friendship, truth.

And so we might go on *ad infinitum* and enumerate many societies which have done and are doing much to enlighten and benefit the human race.

There are numerous organizations, also fraternal beneficiary Orders, composed wholly of women, and we believe since the institution of such societies, the organization of men have been advanced, and by the clasping of hands of men and women in fraternal work greater good has resulted to the home, to the children, to the men and women themselves.

These fraternal societies appeal to all that is noble in our nature, and teach us the brotherhood of man, the sisterhood of woman, and the fatherhood of God. Through these great fraternities the human race has come to a broader view of the higher laws of life, of love, of generosity, of fraternal friendship. The influence of the fraternal society, therefore, has become the great educator of the generation, and the "Benefit of Fraternalism to the Home" is acknowledged thereby.

The first step toward having a happy home is to honor God in the home life and to extend to every member of the family love and forbearance; to seek to help one another that each may bear his part of the burden of life.

Fraternity is that indefinable yet ever present consciousness within us that the human race is the offspring of a common parentage. Some writer says: "It is a constant reminder that the individuals of our race are utterly dependent, first upon a common parent, and second, upon one another."

Where do we find this more manifest than in the home? There every member of the family is dependent upon another for assistance in some form or other.

Fraternity means love, generosity, helpfulness, the feeling; upon my efforts largely depends the salvation of some soul. Fraternalism must be in the home. It is the one place of all others where true fraternity should be found. It is the golden link which binds together husband and wife, father, mother, sister and brother. It is the champion of honor, integrity and goodness, and the uncompromising foe of deceit and dishonor.

Fraternity influences men and women to provide for their own households. It inspires them to a higher sentiment in the home, and children are taught to respect the rights of others; to do unto others as they wish to be done by. To protect one another, to love, sympathize, encourage; to bear and forbear. To have a care for the weak and suffering, the aged and the infirm.

Without the seeds of fraternity being sown in the home we should grow to womanhood and manhood devoid of refining influences, and selfishness, shallowness and indifference would govern our lives.

Fraternity? What significance in the word! It is a bond which binds together people of all classes, of all languages; the educated and the unlearned; the rich and the poor; the high and the low, and makes that bond a potent factor for good. It fills our hearts with charity and love for those less fortunate than ourselves. It brings us closer to the hearts of our fellow men and helps us to sympathize and to aid in relieving the sorrows and destitutions of others, and oftentimes, when engaged in such work, our own overburdened soul is more happy.

What a different world we would have if the spirit of sympathy and helpfulness was supreme in every heart! It is so easy, if we only desire to help, to extend aid in times of need; to lift the heavy burdens from the hearts and shoulders of those with whom we come in contact. There is nothing that will so cause our own trials to seem light as forgetting self in thought of others.

Fraternalism is only that other name for love, for unity of interests and helpfulness for one another. These fraternal beneficiary societies have provided a way by which a man or woman can protect loved ones, and have also solved the problem of giving aid without giving charity. Who can estimate the good these associations have accomplished by their persistent and noiseless work of love and mercy in their jurisdictions all over the world? Through them vice and crime are rebuked and a higher tone of influence is imparted.

The spirit which obtains in them is gratifying evidence of the upward tendency of humanity. Their charities are many, but they are unostentatious. Their ministrations to the sick and afflicted are among the grandest things there



are in life. Their influence is most potent toward the fulfillment of the golden rule, and in all ways they are a prominent factor in the betterment of human living. The spirit which actuates them is the essence of unselfishness, and in proportion as this spirit takes hold upon the great human heart, so will the old earth become brighter and better.

Fraternalism has done much for the man who was a despot in his own home ; whose will was law, whose wife trembled at the sound of his footsteps, and the children hid themselves upon the father's home-coming. It has taught such a man that there are others in the world determined and self-willed, but courteous, thoughtful, companionable and considerate. To such men the fraternal societies have indeed done much. They have been taught not to willingly inflict heart wounds in the home. They have become less the despot and are ready and willing to make sacrifices and to think of the family's desires and wishes.

There is no doubt but for the aid of these great fraternal beneficiary societies to widowed parents, thousands of innocent children would suffer the pangs of hunger and grow up in ignorance and vice, who are now well clothed, fed and educated mentally and morally.

When we provide to make good citizens, the homes of this great land are protected and the "Benefit of Fraternalism to the Home" demonstrated. Fraternity takes us to the bedside of the dying brother or sister to alleviate the bodily or mental suffering. It takes us across the threshold of the home where death is and binds up the wounds it has made.

But what of the wife and mother in the home? Woman stands as the sacred guardian of our homes. While men are the natural protectors of women from the difficulties, dangers and privations growing out of the lesser physical force and necessary pre-occupation in the care of infancy and childhood, women are the natural protectors of men against reckless exposure, excessive toil and ungoverned passions and appetites. Women are the conservators of private morals. They are loyal, appreciative and the equal of men in intellect, the peer of man in morals and Christian living.

Nowhere have changes been more wonderful than in their relations to woman. And what has done all this? Women's organizations. They are many, and each has its own field and works in its own way for women's enlargement. Woman's work is to create and uphold correct moral sentiment ; for moral sentiment is everywhere the controlling power. The moral influence, therefore, of women's organizations is seen along many lines, and nowhere more strikingly than in the effects they produce on the women themselves. They reach and move men also. Men are nobler and stronger to-day because of what women, through their organizations, are doing for themselves and the world.

Through the educational advantages of these women's organizations mothers are able to do more and better work for their families than would otherwise be the case. The mother who trains her child wisely and presides over her home with dignity and wisdom must be herself what she would like it to become.

With home inviolable and secure, civilization advances; without this, have what you may, civilization cannot exist. Under such influences fraternalism is made an important factor for good, and children are brought up to know the full meaning of fraternalism to the home. Through the home influences it is carried into their daily life and they are made happier by realizing their responsibilities, and are, therefore, better prepared to face the evils and temptations of the world.

We feel a natural pride in our American women. Their achievements in every department of life, business, social and religious, have been great. Their labors in the church, in home and foreign mission fields, as well as all fields of philanthropy and reform, call forth the admiration of the civilized world to-day.

Are we wandering from the subject when we dwell upon what woman has done? We think not. We believe the great work done by the women of to-day along all lines calls them to be better home-makers, better wives, better mothers. The women who will in the future look after the health and morals of the future generation are to-day babes. Upon their proper development will determine the trend of home life, yes, national life as well.

The mothers must use their abilities in building brain and character for these future citizens, giving them the right surroundings, the needed education, the necessary protection.

Home is not merely roof and walls,  
Though with pictures hung or gilded,  
Home's where love and kindness falls  
Like dew, on shrines the heart hath builded.  
Home, go watch the mating doves,  
Cooing in the trees above us ;  
" Home is where there's one to love,  
Home is where there's one to love us."  
Home may be an humble cot,  
Where love meets love with kisses ;  
Where man in all his weary lot,  
Will turn to it for blisses.  
That home is nearest like to home,  
Where love for love is given ;  
To weary hearts it is a boon,  
And nearest like to heaven.

THE FRATERNAL PRESS SHOULD LEAD, NOT FOLLOW, IN ADVOCATING IMPROVED METHODS AND GREATER SECURITY IN FRATERNAL PROTECTION.

BY W. WARNE WILSON, DETROIT, MICH., EDITOR "COLUMBIAN HERALD."

The truth of the proposition stated in the subject now to be considered must be admitted. Education is the chief duty of the fraternal press, and if it fails to perform this duty it does not fulfill its mission. It may be urged, however, that the chief purpose of a fraternal paper is to advocate the particular methods of the fraternity it represents. While it naturally follows that a large portion of its work must be devoted to this purpose, yet it is just as evident that the more important part of its mission relates to those broader principles in which all of the fraternal societies are interested. In other words, the fraternal press has a scope which is only bounded by the possibilities of fraternal protection. It may well recount the victories of the past, but it should also point out the parallel defeats, and use them as milestones to guide the societies on their pathway. The experience of the past is, therefore, to be used as an index of the future. We are to learn by our own experience and also by the experience of others, and it is the duty of the fraternal press to collate this experience and place it before the societies in such a way that it shall be heeded. To perform this duty it is necessary to extend the horizon which is often too limited in extent. The experience of every society of like nature is valuable and not to be cast to one side, and it is only when the fraternal press shall realize the full measure of its duty and possibility that it will become that helpmeet to the societies it was originally designed to be.

Never in the history of the fraternal beneficial societies was the aid of the press more necessary than it is to-day. Experience has demonstrated that methods which were at one time deemed sufficient are now incompetent to fulfill their purpose, that plans which were supposed to be permanent are only temporary, and that a basis has yet to be found upon which fraternal protection shall rear an edifice which shall be secure for all time. It is necessary to suggest, however, that before the fraternal press can accomplish such a mission, can become, as it were, an educator, a leader, it must itself become educated. It must broaden its vision, it must get away from that narrowness of view which too often characterizes it, and must take to itself that broader spirit of fraternity which is at once the symbol and the foundation of these societies. Those whose duty it is to scan the columns of the fraternal press can but be astonished at the loose statements made, the inaccuracy of thought, the lack of knowledge, and shall we say, the unwillingness to learn, which is evident in many instances. How can the blind lead the blind? is a question I propound and leave others to answer.

Never in the history of fraternal societies were there so many subjects of importance under consideration as there are to-day. Never during the rise and progress of fraternal beneficial protection in the United States has there been the necessity of an intelligent advocacy of those questions which most nearly concern these societies as there is at the present time. If the fraternal press is to accomplish the full measure of its responsibility, it must do its whole duty and do that duty well.

The two lines of thought suggested by the subject are, improved methods and greater security. Both of these relate to the business side of the fraternities and both have for their objective point the one great purpose for which these societies came into existence, the protection of the home. It is unnecessary to go back over the history of the past and show how the crude methods of the earlier days have been supplanted by others more suited to the needs of the present time, and it is certainly unnecessary to show that the methods of to-day will be replaced by others that will better serve their purpose. It is evident that if the fraternal press is to lead in the advocacy of improved methods and greater security in fraternal protection, it can only be by an intelligent study of the principles underlying the system of fraternal protection and the methods by which those principles are put into practice, and if there is one criticism to be urged upon the fraternal press of to day, it is its lack of ability in this direction. The tendency has been to follow instead of leading, or if leadership has been attempted, it has been of the guerrilla-kind—each man for himself irrespective of the rest. The change in methods, which has done so much to promote the cause of fraternal protection, has not been the product of the fraternal press, except in rare instances, and too often the fraternal press has been found to be the drag upon the wheels of progress, holding back the accomplishment of the necessary reform.

It does not come within the scope of this paper to reiterate the faithful and untiring work which has been done in the past and will be done in the future and the work that has been illy repaid and in many cases done at a financial loss. Even under such circumstances, he who would mould public opinion must himself be not only competent but courageous enough to do the pioneer work that is necessary in every reform. The standard of the fraternal press should be elevated, and if the subject upon which this paper is written be taken to heart, there will be an ideal to attain unto and an objective point to reach that will stimulate thought, encourage study and be an incalculable benefit to all concerned.

## FRATERNITY THE BASIS OF GOOD GOVERNMENT.

BY HON. W. S. LINTON, SAGINAW, MICHIGAN.

Ashes of years of sin, the sacrifice,  
 Ashes of oaths and vows and prayers and lies,  
 Ashes of fool and knave and worldly wise,  
 Ashes of empire under ashen skies.

—From "Ashes of Empire."

These lines refer to governments of the human race that have faded and passed away, their people not bound together as they should have been by ties of friendship, brotherly love or the spirit of *fraternity that prevails in enlightened to-day*.

In olden times it seems as though every man's hand was against his neighbor, all nations were at enmity, treaties were unknown, and crime and persecution were rampant. To-day the morning of the millennium appears to be dawning upon us when even the Czar of all the Russias is proclaiming peace through the world, declaring that all mankind are kin, and should be accepted as such in the broad principle of fraternity.

And what is fraternity? A standard dictionary of our time says: 1st, "Fraternity is the stated condition or relationship of brotherhood, hence that sympathy and affection which should characterize brotherly and sisterly relations; 2d, A body of persons associated or held to be associated together by common interests or characteristics."

And, what is government? The same authority says it is the form by which a community is controlled. Moral, mental or physical control or direction. Exercise of authority by a parent, instructor *or society*, direction and control, *as of a family*.

Our race is one great society or family, and although under existing conditions there are and cannot help but be classes with lines more or less distinctly drawn, still the great majority of all conditions in life have the same objects and the same aims; *the paramount purpose of each, however, being to provide for himself or herself and those dependent upon them*. To make this battle of life, and for very existence itself, "a pleasant warfare" (if such a term can be used) is to-day the study and ambition of the thinkers and statesmen of the world. It will be agreed by all that a proper government can in many ways smooth the pathway of its people, but almost every reform and every advancement must first be brought about by the people themselves.

You have given me as a text "Fraternity the Basis of Good Government," but I wish to qualify this somewhat, and to speak if possible only of the princi-

ples underlying *Fraternal Beneficial Societies*, such as are represented in this Congress, principles which we believe are the basis of good government and which are much broader than the limited features applied to fraternal societies of other classes, some of which perhaps may be criticised in permitting only a favored few to come within their exclusive portals, thus prohibiting the great mass of people from becoming beneficiaries of even a lodge funeral, preceded by a band of music. Deeds of societies of a strictly social character are as a drop of water in the ocean compared with the good that can be and is accomplished every hour in a broad realistic and substantial way by the fraternal beneficial societies. Our Orders not only supply every social feature, every lodge feature, every charitable feature advocated by others, but we go beyond all this and furnish for the homes of members, years after their passing away, the necessities and even comforts of living, which he or she during life alone could provide, and thus in this country, where the people are the rulers, we are fast becoming the basis of good government itself, by providing for the needy, by caring for the aged or distressed, and by educating the children of the land.

In Michigan, my native State and present abiding place, we have recently passed through a political campaign and fought over a question upon which there was really no division among the people or between the two great parties; the orators of each proclaiming "*equal taxation*" from every platform throughout the entire State. They might as well have discussed the merits of the Ten Commandments as to have argued upon a question of that character, the principles of which are believed in by all, although sometimes violated by a criminal, or encroached upon by a receiver of stolen goods. Why not have taken up a more vital question? One dealing with life and death, and the extortion of property from the people of the Peninsular and other States, under the authority of law by great corporations. They took from Wolverines last year four and one-half millions of dollars, of which \$2,600,000 was retained, never to return unless it be in the shape of a loan to the very people whose hands passed it from their own pockets into the greedy maw of the corporate giant. What happened in Michigan happened in a greater or less degree in every community, every city, and every village throughout the land. I am not a believer in a strictly paternal government that would in detail cover all features of every business, every profession, and every trade that can better be carried on by individuals, but public utilities and questions which affect the general convenience and the comfort of the masses, and particularly those relating to the needy or the dependent children or the aged, can be properly brought under governmental control and direction. Already two enlightened European governments, viz., Germany and Switzerland, have instituted protection like ours with government machinery behind it.

In this great Republic of ours this same question will soon be discussed and

agitated throughout the land, and until that time comes the fraternities represented here to-day will be the pioneers in the work of educating the masses to what co-operative fraternal protection means, and what it stands for. The day is not far distant when the masses will awaken to the fact that their financial life blood is being sapped by soulless corporations (absolutely foreign to fraternity); compared with the Sugar Trust, The Standard Oil Company and others of their ilk are the merest infants.

A noted writer, whose command of the English language made him a genius in his way and brilliant in his writings, said, in substance, of these cormorants thus preying upon the business and the necessities of the people that

"They have doubtless relieved some families otherwise destitute; but where they have been a blessing to a few they have proven a curse to many. Where they have paid one dollar to the impoverished widow they have taken two from the needy wife. Those towering millions which make them so 'solid' represent remorseless raids by corporate greed on the poor man's pantry. They mean families without homes, hearths without fires, children without food, fathers bent with hopeless toil and mothers denying themselves needful medicines. The enormous wealth of such a company is a certificate of infamy instead of a matter for exultation. Where more than \$3.00 are received for every \$1.00 paid out, that fact is in itself *prima facie* evidence of fraud."

A sermon preached on "The Crime of Not Insuring," by Rev. T. DeWitt Talmage, says that Joseph and Pharaoh organized the first life insurance company; and so they did—Joseph supplying the scheme and Pharaoh the capital. They prevented a great deal of suffering for a time in ancient Mizriam; but for this service what did they ask and obtain? All the money and all the cattle and every foot of arable land in Egypt, except what belonged to the priesthood and could not be confiscated. Not only that, but they managed to purchase the people with the very grain they had grown with their own labor in their own fields, and they remained the peons of this "original life insurance company" until the dynasty of the Shepherd Kings went to the Devil. And the successors of the company organized by the frugal Hebrew in the Nile Valley are faithfully maintaining the reputation for greed earned by their great archetype. In something like a quarter of a century they have absorbed a sixteenth of the wealth of the whole world—are rapidly transforming the United States into another Egypt. Companies organized scarce a generation ago, with trifling capital, could now purchase whole States.

One that started with but \$100,000 capital advertises assets of nearly 200 millions. I have no objection to insurance, whether managed by Pharaoh's seneschal or Henry B. Hyde; but I do object to appropriation by the company of all the money, cattle and land in the country and the enslavement of the

people. That which impoverishes the land is the advance agent of anarchy. They are sowing the wind and will reap the whirlwind.

Howsoever much we may decry the idea of government "going into business," the time must eventually come when Uncle Sam (or co-operative societies) will be the only parties authorized to speculate in the blood of the people. We pay to old line companies approximately as much for life insurance as we do for railway transportation, both freight and passenger. It has attained such magnitude with us that it has an important influence on the physical and moral well-being of the whole people, and may properly become a federal function. We must care for the helpless anyhow, and it were the part of wisdom to do so in a way that will promote thrift and independence, rather than encourage want and beggary. A couple possessing nothing but superabundant animal desire are wedded, trusting to health and strength to make their way. A number of olive branches soon graces the union. The father dies, or is incapacitated by age or accident for earning a livelihood, and his dependents become "objects of charity,"—a charge on the community—and are supported either by voluntary offerings or fed and clothed from the tax fund. Such children are liable to turn out bad. The boys become loafers or criminals, the girls perhaps worse. If, in addition to co-operative societies, the government undertook the issuance of insurance, every postoffice could be authorized to receive applications, and thus a vast army of clever and eloquent gentlemen who live on salaries and commissions paid by the various old line companies, together with the maintenance of thousands of luxurious offices, would cease to be a charge on the public, and would be saved to the insured.

Policies issued by the government or fraternities might at least take the shape of ten year annuities, thereby decreasing the cost and providing against that waste which is so often mother of want. A \$2,000 policy, payable in ten annual installments, could be safely issued by government, and by Fraternal Beneficiary Societies, too, to the average man preparing to found a family, at a cost not exceeding five cents a day, and would, in most cases, keep widows off the county and enable orphaned children to become self-supporting. The annuity would be small, but tens of thousands of men are supporting respectable families on a like amount. *The man who cannot save five cents a day should not be permitted to venture upon marriage.* Having married, should he fail to meet his premiums, let him be called legally to account therefor as a man, who, through criminal negligence, is likely to cast his dependents upon the country for support. *Insurance should be made compulsory on married men whose assets were not such as to afford reasonable security that, in case of death or disability, their families would not become a charge on the public.* An annuity insurance policy, for at least \$2,000—or proof of the possession of unincumbered property in like amount—should be offered in evidence by the man seeking a legal



permit to increase the population of the country, and he should be required to maintain such policy so long as he has dependents, or until a disability has enabled him to realize upon it. Nobody could object to such regulation except those ambitious to breed brats to consume other men's bread.

The cheapness of governmental or Co-operative Society insurance resulting from less "loading," together with the perfect confidence of all in the solvency of the underwriter, and the certainty that all just claims would be promptly paid, would make such provision for the future immensely popular, encourage frugality and independence, and thereby prove a mighty bulwark against the ever-rising tide of beggary.

Governmental insurance or fraternal protection would prove a powerful spur to patriotism. It would foil many a scheme of political predacity, for the poor man would have a "stake" in the government or his society and be quick to resent whatsoever threatened its solvency. The reign of the demagogue would be done and the hurtful power of the plutocrat abridged; for public questions would be studied dispassionately by the people, and the vote of the \$2,000 policy holder could not be bought with a \$2 bill.

Of course all the fuglemen for the \$75,000 per annum insurance presidents will contract chronic laryngitis, crying "socialism;" but while their vocal chords vibrate in rancorous dissonance, the people will remember that the German government is neither constitutionally visionary nor socialistic, not only supervises life insurance, but makes the carrying of a policy compulsory. *The vital principle of life insurance or protection is co-operation, not for the production of wealth, but for the equalization of loss, and such co-operation can only be carried to its legitimate conclusion by Fraternity or Government, viz., the people acting in FRATERNAL UNISON*

Well did the eloquent writer wield his pen against the reign of those who are already surfeited with millions upon millions. Compare his word picture of greed with the true fraternal work being accomplished by the great masses of men and women, whose representatives are here assembled, for the good of all. He should have gone further and referred to that growing spirit of co-operation, which is the theme of discussion here this afternoon, and upon every farm, in every workshop, in every office, and in every home in these last days of the nineteenth century.

Fraternal beneficial associations are the outgrowth of this co-operative spirit, and are, therefore, popular with the common people, and have come to stay, assisting, wherever known, in promoting peace and prosperity. The man or woman who is a member of one of them is one who is at peace with himself, or herself, and with the world. You will find in them those who meet their obligations, those who are unselfishly devoted to their families, kind to their neigh-

bors, good citizens in every sense of the word, and leaders in their community, therein again proving the title to this paper that through the influence of such as these, "Fraternity is the Basis of Good Government."

We have in our charge a sacred trust, and should perform the duties that have been assigned to us along fraternal lines carefully and with the strictest sense of integrity, discretion and prudence. We are paving the way for millions yet to come, and must courageously stand by our principles, purposes and pledges in building the fraternal structure well, and upon a foundation that shall be as enduring as time itself. No better agency to this end is at our command than that of the Fraternal Press, which can spread abroad throughout the length and breadth of civilization the information and knowledge that is needed by the people. I urge you to keep constantly before your members the great benefits to be derived through their fidelity to our organizations, continually calling attention to the duty which they owe to themselves, to their neighbors, and those dependent upon them.

We are gathered in the Monumental City with a body of men and women representing the great fraternal beneficial societies of North America with a membership of three million souls. In a way you are message-bearers to them and to the public, not advocating cold, costly, corporate insurance, but constantly instilling into the minds of your readers the fraternalism of this age, and the advantage of that protection supplied by fraternal beneficial societies, which returns to their membership in results, practically, every dollar that is paid in, or accumulating only what is necessary to care for that old age which is the lot of all, and even that small accumulation, instead of being the property of a soulless corporation or even of the officers of the Orders, is an emergency fund, and belongs pro rata to the entire membership. Fraternity is not always born, but can be usually instilled into mankind, and it is your duty, men and women of the Fraternal Press, to perform this task. It was a spirit of fraternity for the weak and oppressed which caused the United States to declare good government for Cuba. It is that same spirit which is assisting our peace commissioners to-day to provide protection for the Fillipinos of the China Sea. It will cause those poor, untutored men and women to feel that there is a civilization of which they have been deprived, but may yet have the benefit. It is the spirit of fraternity which animates the Anglo-Saxon race wherever found, whether in frozen Alaska, or in the hot jungles of Africa, whether under the Dominion of the British Empire, or our own great Republic, and our hearts throb with pride as we realize that the flags of these two greatest of civilized nations are grandly floating side by side in the sunlight of two hemispheres.

Only yesterday an eloquent Englishman, Mr. Chamberlain, addressing thousands of his countrymen, in a masterly speech, said: "Our American kinfolk

have begun to understand us better. If we have had differences in the past, I believe they have arisen entirely from the want of proper mutual understanding, but now the American people know that in the late trouble our hearts went out to them, and they heartily reciprocate our good feelings. I shall not attempt to predict what may follow this better feeling, but I may at least hope that in the future the understanding of which I have spoken may be perfected, and that in the face of that understanding we two may be able to guarantee peace and civilization to the world."

May the spirit of friendship thus exemplified be emulated by other great nations during the twentieth century just dawning upon us, and before its close, one hundred years hence, the enlightened people of old earth can then well say with one accord that "Fraternity is not only the true basis of good government, but that it is the basis upon which civilization itself rests."

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## FRATERNITY AS REPRESENTED IN THE FRATERNAL PRESS ASSOCIATION.

BY ED. L. YOUNG, NORWALK, OHIO, EDITOR "OHIO MACCABEE."

Fraternity, as relating to this Press Section, must combine two essential elements, namely, co-operation and business, in order to truly represent us.

From the standpoint of the legitimate beneficial society, fraternity is like a bird with a cropped wing, if it is not hitched to practical business methods in its operation.

Fraternity is not true or well directed that does not bring a reflex influence—thereby blessing the doer and the recipient alike; and this is as true from the business side as from the other.

There was a time when the fraternal journal, so-called, co-operated only with itself when it sought business, but in vain; but, thanks to this Association, that time is passed, and I trust forever.

The realization has come that, if the Orders co-operating with each other add security to the individual membership, the same co-operation on the part of the official organs of the Orders ought to strengthen that security, and at the same time make a most formidable national defense for the system we represent.

The newspaper in a community is one of the best evidences of the intelligence of its residents; a wise man has said that it marks the boundary lines of Christian civilization.

Every worthy cause has its advocate, and the cause that has none enjoys that distinction because of its unworthiness. There is nothing more characteristic of the present day than its fraternal spirit. This influence has had its development in the practical operation of the fraternal beneficial society, which finds a pride in the fact that, like our own cherished plan of government, it is of, for and by the people.

Because its character is as stated, it touches the great middle class of our humanity more directly than any other institution of Christendom, except the Christian Church.

Our fraternal journals represent a larger percentage of those who make up the bone and sinew of the Nation than the journals of any other system of co-operation; and hence they carry with them unlimited business opportunities.

I am prepared to say that no department of fraternal effort has in it such possibilities for giving far and wide a practical exemplification of the true principles underlying the fraternal beneficiary system as has this association, through its representative publications which are so essentially the mouthpieces of the societies composing the fraternal fabric.

The fraternity represented by this section of the Fraternal Congress is three-fold in its nature and application:

1st. It is a fraternity growing out of acquaintance and an honest desire to be mutually helpful.

2d. It is a fraternity that sinks the interests of the individual Order in a practical plan for making indestructible the great fraternal beneficiary system.

3d. It is a fraternity that, through union of effort, makes it possible to utilize the limitless power of the fraternal publications as an advertising medium.

First—Fraternalists must know each other to be helpful. The politician who seeks to enlist the masses in his election to an official position first goes to them; he makes their acquaintance. If that acquaintance begets an honest desire to co-operate with him, it results in votes and brings to him the realization of his ambitions.

Previous to the organization of this Press Section, little acquaintance was enjoyed by our editorial brethren. Each Order was looked upon in large measure as antagonistic to every other. Their interests were separate, and there was no thought that these great publishing interests could be so fraternized as to make them the great wall of protection for our system that they have now become, and at the same time make them a financial blessing to the publisher.

Our sessions are no longer mere occasions of banqueting. They are con-

ferences over the momentous issues which have the fraternal and business interests of millions of persons at stake, and which receive the consideration demanded of an association touching so closely the vital interests of so many. They are blessing to-day and filling with promise the to-morrow.

Second—It is not long since not only the fraternal papers, but the field workers representing our societies, were found in antagonistic attitudes, and there was a lack of comprehension of the fact that the various Orders were but the branches of one great tree, and that in very truth the concern of one was the concern of all. It is not long since the enemies of our systems were seizing every unfortunate circumstance attending the operation of any individual Order, wearing the fraternal cloak, whether legitimate or otherwise, to ring the death knell of the system, and they were aided not a little by the selfish unfraternal comment of a sister society.

Now all this is changed. While each individual Order is especially and vigorously engaged in extending its own lines, as it should do, the antagonism is fast disappearing, and our fraternal journals now give much consideration and editorial mention to the principal achievements of their sister organizations. The fraternal editor is not so prompt as formerly to point out the mote in his brother's eye with a vision dimmed by the shadow of the cross-beam in his own eye. Every Order to-day has its place as a necessary spoke in the wheel of the beneficiary system; all are looked upon as integral parts of an organization that has become the great system of recognized philanthropy among the common people.

To-day the enemy's false statement regarding the alleged reason for the Royal Arcanum's new assessment ratings; his statement purporting to foresee dire effects from the increased assessments of the National Union; his expression on the need of the Woodmen for a more equitable basis of cost; his so-called arguments to show the impracticability of the Morse system of equalization for the Chosen Friends, and his declaration on the unwisdom of State jurisdictions for the Maccabees and the Workmen, are all viewed by the fraternal journals from the standpoint of their relations to the system we represent, and are no longer made the basis of a fresh attack on those Orders. Such issues are now receiving deliberate consideration, and are calling out an army of experts to honestly and satisfactorily deal with every phase of our work. The result is that the more they delve and the more they investigate, the greater is the evidence of the stability of the fraternal beneficiary system, if there can be eliminated the delusive idea of "cheapness" that is yet being held out by some of our Orders.

Third—The wide-spread belief of the past that the fraternal papers were invaluable as advertising mediums is no longer tenable, thanks to this Fraternal Press Association.

Instead, there is argument well founded and conclusive that the fraternal paper is more valuable to the advertiser than the regular newspaper, for the reason that it goes to the member, each issue containing for him a special message in the form of his assessment notices, reports of death claims paid, and evidences showing the Order's progress in growth. For these facts he depends on the fraternal journal, and they point out for him his duty and his obligation to the cause. This means more than the ordinary news item.

The fact that the member's standing in the Order in a large measure depends on his knowledge of the facts contained in the paper, as stated above, also interests those dependent on him, inasmuch as the value of his certificate of membership is determined by his standing; hence there is a family interest in the fraternal paper that does not centre around the regular newspaper.

No longer is there truth in the oft-repeated declaration that, because of the fact that the paper is sometimes paid for out of the general fund of the Order, it is not valued by the member and that it is not a bona fide subscription, etc. Such talk has lost its force in view of the other fact that the general fund of the Order is made up of the direct contributions from individual members, and the paper therefore comes as a result of a direct payment on the part of the member.

The Iron Trade Review, The Scientific American and many other publications devoted exclusively to one line of business are veritable mints of revenue from an advertising standpoint. There is no reason for this that will not apply with equal force to the fraternal paper, with the additional fact in our favor that very few other publications ever attain a bona fide circulation equal to that enjoyed by the official organs of the leading societies in this Congress.

The one step most necessary to make these facts apparent to the advertiser and the reliable advertising agencies is co-operation through a central body, such as has been already organized by the societies here represented. Evidence of a character not to be disputed can be presented to show that the fraternal papers are read and preserved to a degree that will make doubly true the statements recorded above relative to their value.

There is no co-operation more practical than that implied in the contract between the publisher and the individual advertiser; not only is it truest co-operation between these two, but it begets co-operation on the part of others, and the chain is endless.

The man who succeeds in making himself a merchant prince does so by bringing his business to the attention of the people, far and near. He does it by convincing them of the merits of his goods. This is not done by scattering hand-

bills, to be blown away, but through legitimate channels. I hold that it is easily demonstrated that no such channel is better than the fraternal journal, that reach the homes each month, and is an expected visitor because of the truth it bears, and because of the degree in which its statements affect the interests of the members of the home.

Thousands of men and women get their first knowledge and most lasting impressions of an Order from reading the Order's publications, and the use of the journal is the best method of giving such instruction.

Solicit a man to become a member of your Society and he asks to see your literature and your publications. You may give him a prospectus which contains in the aggregate the achievements of the Order, but that is no more than any old line insurance company might do.

Put into his hands a copy of the Order's official paper—which ought to give him all the information mentioned above, and at the same time a clearer view of the scope of its work—and he finds there disclosed, in more detailed form, the practical application of the principles of the Order to the everyday needs of the people. Perchance some simple statement may there appear of the widow with orphaned children, whose pathway has been brightened by the beneficence of the Order, and whose heart flows out in gratitude to her benefactors in the hour of need. He reads her blessing upon the Christian civilization of to-day—that sees ripening into glorious fruition, “The Brotherhood of Man,” as taught by the Master Teacher, who said, “True religion is to visit the widows and fatherless in their affliction,” etc.—his heart is touched, and he realizes that this world would be exceedingly beautiful if fraternal love held all men bound.

What may it accomplish? It may accomplish—yea, it will accomplish the chief purpose of our existence as an association, viz.: To show to the world that the fraternal beneficiary orders are not here by accident, but that they are the natural and most characteristic development of a civilization that is the most advanced, the most Christian, that the world has ever known.

One of our greatest accomplishments will be the exemplification of fraternity, truly, practically, in our helpfulness to each other as parts in the fabric of fraternalism. If this be the fruitage, we shall have justified our existence. It has been said most timely during this session that we have not yet fully emerged from the “talking” period in our development; *to do* is the need of the hour.

Emerson's words apply to us when he said, “What you are speaks so loud I cannot hear what you say.”

Fraternity to us must mean more than the word itself. We no longer live in the day when the chief measure of man's relation to his fellows is summed up in

the doctrine of "An eye for an eye and a tooth for a tooth," but is found in that broader, Christian realization that "I, as a man, am the brother of every other man."

One of the things we need yet to practice, as members of this Association, is charity toward each other, to construe words in their least unfavorable light, and to grant honesty of purpose and intentions to others.

Hitch this Fraternity—this co-operation—to practical business methods in its operation; make our journals the worthy, fearless exponents that they ought to be to creditably represent us, and future generations will rise up to attest the strength of our system, the practicability of our co-operation, and the boundless scope of our accomplishments.



## PAPERS PRESENTED.

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### FRATERNAL CO-OPERATION—CAN IT SURVIVE THE ASSAULTS WITHOUT AND THE PRESSURE WITHIN?

BY MAJOR N. S. BOYNTON, FOUNDER OF THE MACCABEES.

#### PRELIMINARY.

Having during the past three or four years closely scanned the columns of the old line life insurance journals, studied the annual reports of the insurance commissioners of the various States, digested the addresses and comments of old line officials and their well-paid agents, and carefully read the papers and reports submitted to this Congress, as well as the articles published in the fraternal press from time to time, I am led to preface the topic chosen by me with two lines from the old Methodist hymn that I often in my early boyhood days heard the good brothers and sisters warble in both regular and revival service, viz :

“ Watchman tell us of the Night,  
What its signs of promise are.”

At no time, in my opinion, since the institution of the first Fraternal Beneficiary Order in this country, some thirty years ago, has the fraternal beneficiary system been in greater danger from the assaults of its enemies without, and the unseemly pressure of some of its friends from within, than now. We are evidently passing through a crisis which will either ultimately destroy the system, or, escaping the dangers surrounding it, it will become stronger and grander than ever. At no time within the history of the Orders represented in the National Fraternal Congress has fraternal co-operation, in my opinion, been so near the danger line. A single false move may result in incalculable injury. At no time during the past quarter of a century have the old liners, their well-paid officers and agents, and their allies—the State insurance commissioners—been more active in their opposition to the fraternal, more open in their assaults against co-operative protection, more aggressive in their warfare, more bitter in their denunciations, more prolific in their predictions of its early demise and more vindictive in their hostility.

## WHAT THE OLD LINE LIFE INSURANCE JOURNALS SAY.

It is not necessary to quote largely from articles appearing in insurance journals, or take excerpts from the papers or addresses of high officials, or quote extensively from the reports of State insurance commissioners in proof of their increasingly malignant attacks. The careful reader and observer, who is a true friend of the fraternal system, has long before this discovered both the cunning and boldness of the common enemy. Hence a few extracts will suffice to show the trend of our opponents.

The Insurance Advocate, an insurance journal, recently untruthfully said that :

"The decadence of all those assessment associations and fraternal Orders which fail to charge enough to meet the cost of their so-called insurance is a fact that admits of no controversy. \* \* \* Year by year it is becoming more and more apparent that the much-vaunted fraternal element, which has had the undeserved credit of being able to draw men together in the bonds of brotherhood, is fast losing whatever charm it seems to have had upon certain classes of the community."

This at once disposes of the fraternal beneficiary system by declaring it to be a delusion and a snare. Let me cite a few illustrations of the vicious antagonism manifested by another well known old line journal, namely, "Rough Notes":

"The power to make by-laws, or to alter or amend them at will, possessed by the supreme officials of fraternal benefit orders, *with oriental and occidental titles*, carries with it at all times the power to change the amount of assessment required as a condition of membership."

Again it says :

"And as it has ever been ROUGH NOTES is the relentless foe of assessmentism, but it is willing to assist, at any time, *associations whose confession of past errors and the adoption of full reserve methods* of conducting business entitle them to the confidence and respect of the public."

Here is the key note of the evidently preconcerted attack of the old liners. They pretend to be willing to assist those fraternalists who will adopt their plans, yet in the next breath they stab them, as will be shown by the following :

"There is little hope of reform in the management of life insurance as conducted by the fraternal orders, or that they will be compelled to pay taxes or fees to states authorizing them to do a life insurance business, or that they will be required to submit to state supervision imposed upon other associations engaged in the same business, as long as politicians deem it necessary to have

membership in as many of these fraternal as possible in order to insure their election to the legislature, or other offices."

Again it says :

"The end of assessmentism draweth nigh. The Royal Arcanum is proposing to throw up the sponge by adopting the American experience table of mortality as its basis of rates, which are to be revised on the step-ladder device—the higher up in age the member ascends, the more unstable his insurance, the more expensive and the more danger of lapsing and loss. Assessmentism has ever proved a freeze-out method of conducting life insurance."

The Royal Arcanum has not adopted the step-rate plan, but has a fixed rate of assessment, with a specified number of assessments to be collected each year. But that is neither here nor there. The point I desire to show in the above quotations is the continual and never ceasing cry of the old liners that assessmentism, whether by fraternal or open business assessment associations, is doomed.

Thus I might go on indefinitely, quoting from insurance journals, showing their open hostility and their undisguised efforts to destroy the confidence of the public in the fraternal beneficiary system. With the self assurance of the Pharisee the great and wealthy insurance corporations of this continent have wrapped their cloaks of conceit about them, and by voice and money have labored for years to try to prove, not only to the people at large, but to the leaders in fraternal work themselves, that the fraternal system is radically and fundamentally wrong; that there is a lofty, dignified and unimpeachable conservatism about the methods of the old liners that makes them a Rock of Gibraltar, while the fraternal are mere egg-shell constructions, resting upon an uncertain quicksand. Not only have the American old liners strained every nerve to disseminate these sentiments through their journals, through hired columns in the daily press and through their literature, but their Canadian allies in this direction have also followed as with preconcerted acquiescence along the same lines. "Life Echoes," published by the Canada Life Assurance Company, in an article entitled "Notes of Warning," gives voice to the following, a fitting example of old line power across the line that is being used to check the rapidly increasing hold taken upon that people by the fraternal beneficiary system. Life Echoes says :

"Stern facts have within the last two or three years convinced leading officials of these societies that after all the foundations on which they have been resting have been foundations of sand. Now the corner-stones have crumbled :

1. The reserve-in-the-pocket theory has proven a delusion.
2. The new blood theory has failed to do its work.

3. The average age theory has gone by the board.

4. The magic influences and benefits of lapses is losing its potency among the intelligent.

With these four corner-stones gone, fraternal insurance officials have now practically abandoned hope on the old lines, and are quietly preparing the way for the adoption of a modified form of the old reliable level premium system.

They propose to charge premium rates based on a mortality rate about the same as that of the Canada Life Experience, and having done that they foolishly imagine that permanency is assured.

We take this opportunity of sounding a note of warning as follows :

Unless fraternal societies and assessment companies decide to maintain a proper reserve for each policy, founded on a conservative actuarial basis, they are doomed to failure.

The charging of increased premiums is a step in the right direction, but it is only a step, and unless accompanied with the holding of a mathematical reserve, it will only postpone a little longer the insolvency that is now staring so many societies in the face."

Having insisted for these many years that the so-called fraternal insurance system could not survive if it did not speedily adopt old line life methods; having in some instances by these arguments frightened a few of the leaders in the fraternal beneficiary field into believing that after all the old liners were the greatest oracles for truth and experience in the matter of human assurance of life; having condemned us if we did not go over to their way of thinking, these same soothsayers now cry out that we cannot survive even though we do adopt their methods. It is an exemplification of the old adage: "You'll be damned if you don't and you'll be damned if you do." If we don't change our rates, establish enormous reserve funds and conduct our business in the same manner that the old liners do, we are doomed to failure. And then again, even though we do follow in their foot-steps and take their advice, we are yet, according to these old line insurance clairvoyants, dead ducks in the pit.

Those who are now advocating large accumulations will do well to carefully consider the question before they try to bring about such a result.

A recent writer in the National Underwriter on the subject, and one who in the main is fair in his assaults upon the fraternalists, says :

"No mutual society which has been furnishing insurance at current cost can change to a *high priced accumulation plan*, involving the forfeiture of accumulation upon discontinuance, without decimating its membership and inviting certain ruin; and second, no plan which is based upon the idea of appropriating the

*accumulations of the unfortunates who are unable to continue can, with propriety, BE CALLED FRATERNAL."*

It has been more than once stated that one reason for the existence of the fraternal beneficiary system has been because the old line companies filched a large part of the accumulations from the policy holders. No one will deny this. The exorbitant amounts collected (whether they were legalized or not) drove the people to seek a cheaper and more reasonable form of protection. They became tired of paying an amount greatly in excess of what was actually required to carry their insurance, and even the cash surrenders received were wholly out of proportion to the greater amount paid in.

The same writer very truly says :

"No student of American assessmentism can fail to see that the whole movement in this country sprang from a similar revolt against this very practice ; and now the fraternities are proposing to embark in a course which involves the forfeiture of, not a part of the accumulations, but of all the accumulations. If they persist in this course it is as sure as anything in this world that the want of fraternity, and indeed of reasonable business illiberality, will sooner or later be detected by everybody, and, in consequence, the fraternities, God save the name ! will be regarded as the skinflints of life insurance."

#### WHAT STATE LIFE INSURANCE COMMISSIONERS SAY.

Among the influences that have been used to aid the old liners in their war upon the fraternal and to drive us into admissions of instability that will certainly prove embarrassing and compromising to us in the extreme, is the power of the insurance commissioners in the several states. The virulency of their attacks has varied with conditions. In Massachusetts, where the fraternal beneficiary system has never yet proven its strength, but where open assessment associations have proven a weakness, Insurance Commissioner Merrill violently denounces any form of assessmentism. He sums up the entire matter by saying, "The whole system is wrong," and in a pamphlet, presumably gotten up by the old liners, interlined with big letters and exclamation points, assessmentism is damned right and left. It charges the fraternal with masking under a guise, and endeavors to frighten the people by showing that every member of an assessment association, fraternal or otherwise, will be held liable for losses in case of failure, and endeavors to bulldoze the entire population into the belief that failure is as certain as the law of gravitation. What a spectacle of the power in the old Bay State of the old line insurance corporations over public servants !

I quote from a note written upon the subject in this pamphlet :

"Personal liability of members is about the only good asset these associations

have. The company which at once repudiates the necessity for a legal reserve and at the same time relieves its member of personal liability advertises in advance that its death claims will not be paid. \* \* \*

If death claims are to be paid, you must be held personally responsible for your share of an unknown amount. If, on the other hand, you are to be relieved from this personal responsibility, and the association has no legal reserve, the chance that death claims will be paid is almost *nil*. Both conditions are thoroughly bad; neither represents good life insurance; and yet under one head or the other can be placed substantially every organization outside of the so-called 'Old Line Companies,' no matter under what name they masquerade."

I quote again :

"The whole system is wrong. There is only one safe kind of insurance, and that is the 'Level Premium' or 'Old Line' insurance. That is absolutely safe, because it balances.

The insurance laws make it absolutely impossible and illegal for any assessment, fraternal or so-called natural premium association, to guarantee the payment of any definite amount on its certificate of membership.

In order to lawfully guarantee any fixed amount of insurance in its certificates or policies, an assessment, fraternal or natural premium association would have to re-organize as an old-line company under the laws of the State, deposit the amount required by the State, and then set aside every year from its income a sum of money equal to the legal reserve required by the State. If it did this, it would cease at once to be either an assessment, fraternal or natural premium association, and it would have to charge the same premium rates which old-line companies charge.

It is true that a few associations claim to have set aside a "reserve," but the amount of the 'reserve' so set aside is always preposterously inadequate, and in no sense the legal reserve required by the State from old-line companies. It is never under control of the State, but always under control of the officers of the association, and can at any time be, and generally is, diverted to other purposes than the payment of death losses. (See official report of Insurance Commissioner of Massachusetts, Maine, Rhode Island and Missouri on the Bay State Beneficiary Association, made July 2, 1897.)"

Can anyone doubt, after reading the above, what force has conspired to bring out such uncompromising assaults on assessmentism, in which the fraternal beneficiary system is set down as being in the same category and as belonging to the same system as the open assessment companies? We have failed yet to see a report from a state insurance commissioner that does not breathe the same



Michigan old liners operating in Michigan.....	\$ 7,624,760.38
Outside " " " " " .....	118,298,565.82

Total .....\$125,918,326.15

Total certificates in force of one society alone.....\$118,147,500.00

The total amount of the certificates in force, therefore, of the fraternal doing business in Michigan, according to the above, was over \$268,000,000, which is more than the entire amount of all the policies in force in both the old line companies and open assessment companies. Indeed, one fraternal beneficiary society alone in that State has certificates in force amounting to nearly as much as the entire policies in force in all the old line insurance companies, or over \$118,000,000.

## LOSSES PAID.

Michigan fraternal operating in Michigan.....	\$1,281,128.82
Outside " " " " " .....	670,186.58

Total .....\$1,951,815.35

Open assessment companies operating in Michigan.....	\$ 491,551.59
Old line companies operating in Michigan .....	1,888,065.89
Amount paid by one society alone.....	\$ 722,187.66

Again it is seen that the fraternal paid more death losses in Michigan the past year than either the open assessment companies or the old liners. The total being over \$1,900,000, of which sum over \$700,000 was paid by one Order. The total number of members having certificates in the fraternal in Michigan was 199,266, in the open assessment companies, 18,820, and the old liners 78,561. Out of the total of nearly 200,000 who are members of the fraternal having life benefit certificates, one Order had nearly one-half, or exactly 98,086. Or in other words, the fraternal in Michigan cast their protecting arms around nearly 200,000 homes, while the old liners only reach out and insure a little over 78,000, showing that in that State, according to Mr. Campbell's own report, the fraternal protect three homes where the old liners insure one. These are the results of the growth, the strength and the existence of the fraternal beneficiary system in Michigan, which system Mr. Campbell intimates is showing signs of failure because it is constructed on the low rate plan.

It is safe to say that what is true of Michigan is also true, in a like proportion, of the business done by the fraternal in almost every state and province where the three systems are doing business, except possibly in New York and some of the New England States. Surely the great fraternal system is the poor



man's protection, while the old liners contribute in a large degree only to insuring the homes of the rich and opulent.

Statistics further show that during the first three decades the fraternal beneficiary Orders that have had, and now have a representation in this National Fraternal Congress, have paid out in round numbers to the dependents of their deceased members \$250,000,000, and are now paying annually \$40,000,000 in benefits. Their outstanding certificates represent about \$3,000,000,000, while the outstanding policies of the old liners represent about \$4,000,000,000, or only \$1,000,000,000 more. In other words, the fraternal system with certificates not exceeding in any one case over \$5,000, shows that it is doing within 25 per cent. of life protection business as much as the old liners. If we include all fraternal organizations outside of the Orders in the National Fraternal Congress, it would bring the gross amount of outstanding certificates beyond that of the old line companies. And yet we are all coolly told by the state insurance commissioners that the system is wrong and cannot survive.

The insurance commissioners recently met in convention in the city of Milwaukee, and it is not necessary to say that with the exception of the American Legion of Honor, the fraternalists were not in it. John A. McCall, President of the New York Life Insurance Company, who draws a princely salary charged up as one of the necessary expenses of that corporation, was present and read a review on life insurance. The commissioners were wined, dined and given a junketing trip, and otherwise entertained by the old liners. This is perhaps as it should be, but it goes to show that the state commissioners and insurance officials are not in touch with the fraternalists, and ought not to be given supervision over a system concerning which they know little, and care less, hence I am led to believe that it was a mistake, which experience is proving, when the uniform bill was adopted by the National Fraternal Congress giving state insurance commissioners supervision over a system against which, from the very office they hold, they cannot help being prejudiced. They have stabbed the fraternal beneficiary system; they have shown gross ignorance of its plans, and they have, in their annual reports, condemned these Orders, making statements which were false and misleading, and which could not help doing harm, coming as they did from State officials who were supposed to be serving the people, but who, in many cases, were the pliant clay in the hands of the big insurance corporations.

If the combined forces of the fraternities through the National Fraternal Congress were strong enough to influence the congress of the United States to pass an enactment giving the official journals of the Orders second-class postage privileges, the same as the secular papers of the country, notwithstanding the opposition of the postmaster-general to the measure, it can secure legislation in every State of the Union which will protect the fraternal co-operative system.

The same effort will secure legislation placing these Orders under the supervision of a State official not hostile to their interests, who will see that the line of demarkation separating the different systems is not obliterated, and who will not treat the Orders as cold business corporations.

#### IS THE MORTALITY TABLE INFLEXIBLE ?

The thirty years' record of the fraternal beneficiary system in this country proves that the average rate of mortality, and hence cost to the certificate holder, corresponds to the average age of membership. If the infusion of new blood is uniform, there will be, in my opinion, no increase of the average cost ; but if there is a lack of activity in the work of securing new members to take the place of those dying and lapsing, the opposite will be the result. No loading of assessment rates, even within the financial ability of those remaining, to pay, to provide a reserve fund for investment along regular insurance lines, will save the fraternal Orders from disintegration and final collapse.

The Orders that have a healthy and substantial growth, whether their laws provide for a reserve or an emergency fund, or simply collect for current cost, have experienced no difficulty in meeting their accruing liabilities. The continuance of a fraternal beneficiary Order, I hold, depends upon the activity of its officers and members. It is a question of active, intelligent and economical management. In other words, the application of sound business principles and constant increasing work, which in this age of competition must prevail in all successful business enterprises, is necessary to the life and perpetuity of the co-operative fraternal associations. It is the stagnant pool that soon covers over with a green mantle, breeding disease, decay and death, while the constant flowing stream keeps the water pure and healthful.

If, as claimed, the actual mortality rate is only 75 per cent. of the acknowledged or recognized mortality tables; which seems to be a conceded fact, and the average duration of life benefit certificates is less than ten years, I fail to see the necessity of a reserve fund founded on average expectation of life and the mortality tables. It is a fact that a healthy infusion of new blood reduces the average mortality; would it not be better economy and sounder business practice for the Orders to increase their general fund so as to provide means to employ active solicitors to secure the necessary percentage of increase, than to charge the membership on the average forty per cent. more than the current cost of their life protection.

I am aware that a great deal of stress is laid upon the inexorable laws of mortality by the advocates of old line insurance, and occasionally by some in the fraternal ranks, who insist that a reserve fund for investment can only save the beneficiary Orders from failure. I cannot make myself believe that the laws of mor-

tality are like the so-called laws of the ancient Medes and Persians, unchangeable. While it is true that the laws of nature cannot be set aside by human agency, is it not true that their operation may be modified by ever-changing conditions? Is it not true that the average life of man has, during the past half century, increased over three years, and that of woman nearly five years? If true, then the mortality tables are unreliable, and an arbitrary rate of assessment fixed by law would work great injustice, taking as it would a larger amount from the certificate holders than the needs of the society would require.

#### IS AN INVESTED RESERVE FUND AN ELEMENT OF STRENGTH?

An insurance journal very pertinently says :

"The Equitable, New York Life, and other legal reserve companies have subscribed for large amounts of the recent 3 per cent. bonds issued by the government. It ought to make those who are investing large sums in life insurance, as an investment, inquire how it is possible for life insurance companies to invest millions of money at 3 per cent., and yet be able to guarantee their policy-holders a profitable return in the way of an investment. Most business men, and they are the majority of policy-holders, must make more than 3 per cent. on money invested, otherwise they will soon become bankrupt, the fact being that probably a majority of men in business at the present day pay 5 and 6 per cent. on large amounts, which they must have in order to successfully carry on their business."

Now, if a fraternal beneficiary society creates a reserve fund and invests the money in 3 per cent. bonds to protect the certificate holder, how can it guarantee the value of the certificate on a legal reserve 4 per cent. basis? If not, then I ask, in all sincerity, how can our invested reserve fund be an element of strength?

A writer in the National Underwriter, from which I have heretofore quoted, truly says in regard to fraternal Orders :

"Three things combine to cause the uprising of these Orders: First, the failure of the regular companies to provide insurance at current cost for those who desire it; second, the failure of companies to render fair and intelligible accountings of money intrusted to them; and, third, the refusal of companies to pay on surrender the part of the premiums paid which had not been earned for the protection actually furnished.

The assessment revolt is, all things considered, in spite of all its mistakes, not a misfortune. Especially is not the fraternal revolt a misfortune. The fraternities have taught and are teaching that a democratic or popular system of management, including perfect candor about what is done with moneys paid in, is the cheapest and most effective kind of management.

Not very long ago in the pages of the Underwriter the writer called attention to the blunders of a Western fraternity, of which I am myself a member. This fraternity under the mistaken guidance of an officer, who may have meant well, adopted a plan which called for the complete abandonment of insurance at current cost, and for a system of so-called 'Equated' rates, which provided a reserve. These rates were inadequate, plainly for the purpose. I was informed that the inadequacy was to be made good from forfeitures of all reserve by those who retired. To this two things may be said in reply: First, that on that basis the rates would still be inadequate; and second, that on this basis the death-knell of the fraternal system will as certainly be sounded as that basis is generally adopted.

But the proposition was that this fraternal society was going to seize all the accumulation, thus putting an increasing fine upon retiring the longer one remained in and continued paying.

Such a system is a deliberate breaking away from the traditions and principles of the fraternal system. It will certainly be ruinous. If any association desires to supply a system of level premium, or even of prepaid insurance, side by side with an intelligent system of current cost insurance, providing each class of members with what that class asks for, this can be done. But the refusal to furnish insurance at current cost, the denial of an intelligible and fair accounting, and the withholding of the 'unearned' portion of the payments, will leave the system without a *raison d'être*.

There is no danger of it being done; there is merely danger of it being attempted. The attempt is perilous. It cannot be successful; for either the members vote it down or they 'fold their tents and noisily steal away.'

Magnificent as have been the achievements of fraternities in the past in the volume of insurance and of benefits, and in the economy and efficiency of their management, yet greater achievements await them if they stick close to first principles and correct only the error of assuming that mortality is a constant and not an increasing variable.

#### THE DANGER OF ADOPTING A FIXED LEGAL ASSESSMENT RATE.

The idea of enforcing rates of assessment by legal enactment is utopian, and, in my opinion, cannot be successful. It would, I fear, result in the destruction of the fraternal system. The following declarations, which appeared in the proceedings of the National Insurance Commissioners' convention in 1871, is well worth considering at this time:

"The public seeking insurance should have the privilege of obtaining it at its

actual value, without the necessity, except at their pleasure, of paying premiums confessedly greater than such value, and for pecuniary profit becoming co-partners in a business which they can with difficulty undertake to direct."

Messrs. Woolhouse and Neison, of London, and Prof. Pierce, of Harvard College (see Massachusetts Insurance report, 1880), in commenting on the valuation made by the examiners, said :

"It is stated that their computations are made on the combined experience of actuaries' rate of mortality. To inexperienced persons and to the public in general this mode of proceeding would appear to be sanctioned by great authority ; but what are the real facts? There is really no such table of mortality as that described ; it is a mere hypothetical and fictitious table, and is not based, as all reliable tables are, upon observations on lives, but has been deduced from records as to policies only, in which the number of lives at risk was entirely unknown to anyone engaged in its construction."

To the well known authorities who have condemned the standard may be added Richard A. McCurdy, Charlton T. Lewis, John A. McCall and others.

These facts are emphasized by further comments, for instance, as follows :

"A review of our currency system will, perhaps, illustrate as forcibly as anything that while a unit of value may be fixed, it cannot be maintained unless in harmony with the law of supply and demand. The same law of flexibility must be made part of our life insurance system if justice be done to the insurer and insured."

Here is another comment :

"It is the pride of the Anglo-Americans, as a people, that they have demonstrated themselves capable of self-government. The spirit of self-government should be fostered and encouraged in all the affairs of life, and legislation of a paternal character should be avoided as much as possible."

Mr. George King, author of the text books of the British Institute of Actuaries, asks this question :

"Do the public derive most benefit from leaving the companies unfettered? Or, for the national welfare, should the State exercise a paternal authority over their proceedings?"

Mr. King, from whom I have quoted, also says :

"Persons who had insured on the strength of a government officer's certificate in an office that afterwards became insolvent would have great cause to grumble, and in justice they would have a claim for compensation from the State. Government supervision, therefore, logically implies government guarantee."

The Journal Institute of Actuaries very aptly says :

"The really scientific actuary must be prepared to deal with each case according to its own merits, and not insist, like a quack doctor, upon applying the same specific indiscriminately."

Again, this matter was admirably put by the committee, as reported by the proceedings of the Commissioners' Convention in 1871, in the following paragraphs :

"There is absolutely no escape from paying the actual cost of insurance, whether it be the hypothetical or experience method ; it is merely a question of business policy, and convenience to the insured, as to whether he can pay \$30.00 as readily as \$20.00 to protect his dependents. If he can, he will probably accept the hypothetical method, and the chance of reduction by way of dividends, so as to avoid the possibility either of an increase in cost or scaling of indemnity.

On the other hand, if the reduction in premium be an object to him, he very properly may conclude that the variation in the cost of insurance has been so slight that the probability of either an increase in cost or diminution in indemnity is so remote that he will prefer to retain the one-third of the premium for the current support of his family and to help him along in his business interests.

In the employment of the experience method, recourse must be had at the outset to the most extensive data available, but after a company has, say \$75,000,000, or better, \$100,000,000 insurance in force, and has been in business about twenty years, it may with safety have recourse to its own experience, by which it shall thereafter be guided in the determination of values."

The author very forcibly concludes as follows :

"The man who believes that a single method of life insurance can be adopted that will meet the needs and views of more than 70,000,000 of people is dreaming. It would be as impossible to carry on the business by one method as it would be to carry on a government by one party. It would be sure to drift into a universal trust monopoly, or in effect become plutocratic and opposed to the principles of our republican form of government."

#### PATERNALISM VS. FRATERNALISM.

The proposition to establish a uniform rate by law and to compel all the fraternal beneficiary societies to adopt it is paternalism pure and simple. It is not required of the old line companies. Why should it then be required of the fraternalists? What has been said against it by old line insurance thinkers and writers is doubly forcible when applied to the fraternalists, because the old line

companies are close corporations, and are not representative in their government, as are the great beneficiary Orders which have become giants of strength through the individual effort and interest of their members. You might just as well expect to regulate the price of wheat, pork or other commodities by legislation as to expect that you can regulate the rates that shall be charged for protection, making the fraternal societies all subject to the same rate tables as though they were all established and conducted on the same basis and after the same pattern. It would be about as consistent for our national legislature to pass a law limiting the number of births and deaths that should occur per annum as to attempt to regulate the rates to be charged by these fraternal Orders. In my opinion the proposition is unsound, unnecessary and would be most disastrous to their growth and success. I am unable to understand why I should be compelled by law to pay more than the current cost for my life protection, than I should be compelled to pay more than the market value from time to time for such commodities as I might wish to purchase.

What assurance have we that the legal reserve of the old line life insurance company is an absolute guarantee, or indeed a partial guarantee of its perpetuity. President McCall, of the New York Life, in his paper submitted to the insurance commissioners at their meeting recently held in Milwaukee, revealed some remarkable facts bearing on the results which have already become part of the history of the old line insurance system, bolstered up as they are with their legal reserves. President McCall said that during nine years of the period between 1871 and 1897, forty-six companies ceased business in New York, sixteen of them by re-insurance in companies which, to the number of sixteen, afterwards failed, thus disposing of thirty-two companies. The aggregate loss to policy-holders by these failures was about \$35,000,000. Of the other companies, ten paid their liabilities in full and four re-insured in companies which remained solvent.

The sum of \$35,000,000 loss to the people who had, in the majority of cases, stinted themselves to carry insurance in these companies, bears with it a tale of grievous misery and woe, that cannot be estimated or conceived, and yet not only our enemies, but many of our friends, tell us that we too, doing a life protection business on a fraternal, co-operative plan, will have to follow the old liners in their policy of large accumulations for investment, before we can ever hope to reach a stable and business-like basis.

It is safe to say that seventy-five per cent. of the heads of households in this country never create an unincumbered reserve or surplus exceeding \$2,000, yet when they take out a policy in an old line company, they are called upon to put up at least forty per cent. more than the current cost of protection for a reserve or surplus, not to be handled by themselves, but by someone else.

The legal reserve fund, the large accumulations for investment which the policy-holders are called upon to contribute to, rarely revert to them, either partially as dividends or as a whole in case of insolvency. It is like the rich man's surplus. Men often toil and struggle through the best years of their life to amass wealth, or in insurance parlance, a big reserve fund, only to die and never enjoy the fruit of their labor. More often than otherwise it reverts to their heirs or assigns, not forever, however, but to be soon wasted by reckless management or in riotous living. So with the legal reserve of the old line company. It is a sad commentary on the stability of the legal reserve bulwark to note the enormous amount of hard earned cash that has been filched forever, never to come back in part or in whole to its contributors.

It went to make up legal reserves of companies said to have been impregnable, owing to their having such large accumulations, but the companies failed just the same, and even the old line leaders acknowledge that it takes something more potent than a big reserve to save them.

After speaking of the companies whose failures brought a loss of \$35,000,000 to their policy-holders, President McCall, in his paper, says :

"It seems clear from this review that these failures resulted from bad management, in the broadest sense of the term. It was extravagant, wasteful, dishonest. It paid too much for services rendered ; it did not take proper care of the results obtained. The data upon which it proceeded were not deceptive ; *no company failed because of an excessive death rate*, nor (save in a single case) because it was impossible to realize a rate of interest equal to that upon which its premiums were cast."

Then mark his words in the following :

"In no other business is failure so disastrous as in life insurance ; in no other is it so unnecessary ; in no other is it, therefore, so inexcusable."

With this record of failure of the old line insurance companies before us, acknowledged and commented upon by the president of the greatest old line company in the country, what guarantee have we of success along the same line if we adopt old line methods for the fraternal beneficiary Orders ? In the main it must be granted that the financiers in the defunct old line companies referred to, who spent years and years studying the question of investment, did what in their judgment was best for the interest of the great companies over which they presided and had a controlling part. They had made a life study of the finances of their corporations. They had invested the legal reserves, where, at the time, they expected to gain big profits ; profits, indeed, that would make them at least indirectly successful as well as their companies. With all their study and knowledge of investments they failed in nine years, so disastrously that \$35,000,-



000 were lost to the policy-holders. What assurance, then, I ask, have we, that a business in which the leaders of fraternal have no experience along the lines of large investments, would be more successfully conducted by them than by the old line companies? The management of the finances of a fraternal beneficiary society are of an entirely different and much more simplified character. Investment is foreign to our system—as foreign, indeed, as the creation of a large accumulation itself, and everyone will concede that no such accumulation would be made without investing it.

A lack of confidence in any system has been the cause of failure from time immemorial. Lack of confidence in a government has caused Europe to turn away from the beseeching importunities of Spain, and to-day she is left to herself and the charity of her victor. Lack of confidence has caused internal dissension, business stagnation, commercial failure, starvation, and revolution in many governments. It matters not how substantial any banking institution, any insurance company or any fraternal beneficiary society may be, they may all go down if those interested in them, or who may desire to become interested as depositors, policy-holders or members, have no confidence in the institution. And that confidence can be destroyed much quicker by those who are its friends than by its enemies.

#### OLD LINE NOMENCLATURE.

All systems of life protection, if honestly managed, are in the interest of the public, but each should have its own distinguishing flag, and the line of demarkation should be so plain that the common people would be able to tell the one from the other. If the fraternal beneficiary system is honestly, economically and energetically managed, and who can say it has not been, in so far as the Orders represented in this Congress are concerned, it is unassailable. Hence it can survive the assaults of its enemies without, and the pressure of its well-meaning friends from within.

The fraternities need no public guardians. Their ranks are made up from the people. Their members make their own laws and regulate their own management of affairs. They are not close corporations, and they do not need paternal care of state or national government. They are thoroughly democratic institutions.

But, notwithstanding the splendid record made, we find some of these well-meaning leaders are fast drifting into the old line insurance camp. They have adopted the nomenclature of the old line corporations. In their advertising matter we find such words and expressions as "fraternal insurance," "premium income," "graded premiums," "our insurance is the cheapest and best," "take out a policy with us," "we make no death assessments," "look at our reserve fund." These, and similar names and terms, are frequently ap-

plied to the fraternal beneficiary system, in spite of the fact that fraternalists, from the very nature of their origin and foundation, are different from the old liners. But I hear some friend quote Shakespeare and say, "What's in a name?" "What's the difference?" In reply let me say there is everything in a name. There is the greatest difference. A fraternal beneficiary society is like a republican form of government. It is democratic in its very nature, function and power. It is a co-operative, representative organization, in which all are equal under its laws and equally interested in its welfare. Every member has a voice in its government. Through his local lodge he may vote for a representative to the supreme body, who in turn goes to that body to represent the interest of his home constituency. The whole plan of the fraternal beneficiary system is similar to that of a republic. The great and supreme officers are merely the servants of the members. The members make the laws, and they direct and control the affairs of the society. The relationship of one member to another is a fraternal one. All are joined together for one common end, and one splendid purpose. These societies are not instituted for profit and gain, and there is a moral force in the fraternal bond that binds these brothers together, that is a potent factor in their existence and continuance. Just the opposite is true of the old line insurance companies. The fraternal beneficiary societies and the old liners are no more alike than the governments of Russia and America. The relationship between a policy-holder in an old line insurance company and a member of a fraternal beneficiary society, as far as the interests of protection are concerned, is no more alike than those of a subject of the czar and a citizen of the United States. Then why call them the same? We might as consistently talk about our president as a king, of our flag as the Russian ensign, of our citizens as subjects, as to call protection "insurance," a benefit certificate a "policy," our members "policy-holders," our assessments "premiums," and so on, and lastly, for other reasons, we might as well throw up the fraternal idea and go over to the old line corporations, body and soul; do away with lodges and fraternities, pull off the mask that the old liners say we are wearing, adopt the legal reserve idea, make our societies close corporations, and (if we can) do business accordingly.

When this republic was born the old world said it could not survive unless we modeled it, in its governmental functions, after European monarchies, yet the Constitution of the United States has proven that those were master minds which conceived it, and that it will prove to be among the immortal things of earth. Nothing like it had ever been written. One century has demonstrated how groundless were the arguments of its opponents. Other republics had gone down, they said, and America could not survive, yet she has survived and is to-day the wonder of the world, in the strength of her institutions and

the independence, intelligence and remarkable loyalty of her citizens to her interests in prosperity or adversity, in war or in peace.

The fraternal beneficiary societies should have plans, laws, terms and methods distinctly their own, unhampered by any old line phraseology, laws or strictures.

As long as our friends within these societies insist in calling us insurance companies, in applying insurance terms to these fraternal Orders and advocating insurance methods, just so long will we be assaulted from without. Just so long courts will take us at our word and treat us as insurance corporations. Just so long will we be tabooed by insurance commissioners and opposed by old line companies. Just so long will we be repudiated by the cautious and frowned upon by those whose interests in life should make them our brothers and co-workers.

#### CONCLUSION.

I do not want to be understood by my opposition to legal reserves and other old line life insurance methods that I am opposed to a limited surplus or emergency fund for those societies having a fixed rate of assessment at age of entry, and even in those cases the only emergency fund necessary would be enough to prevent levying double assessments, that is, uniformity of time of payment.

In other words, I am opposed to the theory that a reserve should be created to insure permanency. When you establish that theory in connection with the plans and workings of a beneficiary Order, you side track the fundamental principle and the most potent lever by which these great fraternal societies are built up and made what they are. You put individual effort in the background. The inevitable result will be that the membership, which has, during all these years of growth and prosperity, contributed its voluntary work in constantly bringing in new blood, thus keeping down the mortality rate far below the normal, will depend upon large accumulations of money, invested in interest bearing securities, as sufficient to take care of the society to which they belong. Interest will lag, and the fraternal will be surrounded by an old line, close corporation atmosphere, stifling pride and activity and bringing premature decay to the very vitality that now makes them independent and self-supporting. Sensible business men to-day are seeking protection, not uncertain dividends from uncertain securities in the hands of corporations.

I realize that certain fraternal beneficiary Orders which have operated on a low fixed rate assessment plan, or on a level assessment plan for all ages, have seen the necessity through their failure to receive a sufficient percentage of new blood to keep down the average age and their mortality to a normal rate, have

changed their rates of assessment. Some by loading the rates so as to create a surplus or emergency fund, limiting the number of assessments to one a month, so long as their emergency fund permitted them to do so, while others have adopted what is known as the classified or step-rate plan. I have carefully and with a good deal of interest watched the operation of the two different plans, and from the results, as I understand them, have become honestly convinced that the classified or step-rate plan is more in harmony with the co-operative and fraternal principles which underlie our great fraternal beneficiary system. It is simply carrying out the principle, which the Orders have, since their inception, inculcated, of furnishing protection to the membership at current cost from year to year. In other words, requiring the members to pay what the mortality tables show is necessary to carry their risks, during the expectancy of life based on twelve assessments, or calls, per annum. It seems to me that this plan is the one that should be adopted where a beneficiary society finds it necessary to change its rate of assessment to prevent what is generally termed "double headers," and still carry out the principle of co-operation which is the corner stone of these Orders. It is not as arbitrary as the fixed rate plan, where a member has to pay a stipulated amount, whether or not the money so collected from a member is required to pay accruing liabilities. If I understand clearly the reports of those societies that have adopted this plan, particularly the reports of the executive officers of the A. O. U. W., it has worked out better results than I anticipated.

The greatest objection which has been urged to the step-rate plan is its higher cost to members in their old ages. However, it must not be forgotten that it gives them protection at actual cost in their younger years, at a time when their families are young and dependent and their income small, thus giving them time and opportunity to accumulate means for the payment of the higher rate at the higher ages when protection is less needed.

It further occurs to me that the member will realize more fully the necessity for individual, active effort in securing an infusion of new blood in the Order so that the number of assessments per annum may be kept down to the minimum. If he does not do this, then he must expect to pay the maximum rate, and cannot justly complain if his lack of interest makes it necessary.

In what I have said in this paper it should not be construed that I am making any captious criticisms of either the systems advocated or plans contemplated by any society represented in the National Fraternal Congress. What we should do as co-workers along the lines of fraternity and protection is to stand shoulder to shoulder in building up our own system, and not be led to sanction any plan that will compromise us in the future or place us upon an old line insurance basis. I believe that unless we continue to operate upon the broad, general

lines on which we, as fraternal societies, were founded, and allow ourselves to listen to the sophistries of our enemies, the old liners, who are working in every way to undermine us in the confidence of the people, or depart from the fundamental principles of co-operation, the day will soon come when we will be forced to gather around a forlorn hope, and sing that other old Methodist hymn, which is familiar to you all :

“Hark ! from the tombs a doleful sound,  
Mine ears attend the cry,  
Ye living mortals, come view the ground,  
Where you must shortly lie.”

Then will we realize too late that the assaults from without and the pressure from within has destroyed the great fraternal beneficiary system which for thirty years has protected the homes of the common people of America.

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### OUR FRATERNITY IS ONLY REAL WHEN EQUITY IS GIVEN ITS FULL EFFECT.

BY D. E. STEVENS, THE FRATERNAL MYSTIC CIRCLE.

In order to consider this matter with a view to arriving at a satisfactory solution, it is absolutely essential that we should have, first of all, a correct understanding of two, and possibly three, important terms. The English language, in all its vast vocabulary and close distinction of meanings between different words and synonyms, does not contain any three other words, I venture to assert, which are so comprehensive as are the words “law,” “equity,” and “fraternity.” We do not, possibly, recognize this until we come to define them and examine them as to the relation one bears to the other, and how all three are of equal importance in consideration of the subject before us.

“Fraternity,” derived as is the word from the Latin “fraternitas,” pertaining to a brother, the state, condition or relationship of a brother, brotherhood, the quality of being fraternal or brotherly, is in a measure self-explanatory.

“Equity,” the other important term under consideration, is a wise provision of learned jurists to give more specific relief than can sometimes be had through the generality of both the written and unwritten law, in matters of public and private right. Law is inflexible and harsh, whereas it is the office of equity to interpose where the rigor of the law might be a hardship. Equity is certainly the true sense and sound interpolation of law, and is synonymous to justice.

It is, as Grotius has lucidly defined it, “The correction of that wherein law,

by reason of its universality, is deficient." Equity takes into consideration the particular circumstances of each individual case, and, as we have stated, abates the rigor of the law.

Having gone so far, and arrived at an understanding of "fraternity" and "equity," we observe that equity is so closely allied with law that in order to have a correct understanding of our subject, we must also seek for the true meaning of the word "law."

Blackstone defines "law" concisely in its most general and comprehensive sense as signifying "A rule of action," and he says, "It is applied indiscriminately to all kinds of actions, whether animate or inanimate, rational or irrational."

It is, in other words, "That rule of action which is prescribed by some superior, and which an inferior is bound to obey." Bear in mind, kindly, that law is rigorous and inflexible, whereas equity, on the other hand, is yielding, and adaptable to various circumstances.

We have, in looking further for the divisions of law :

First—The law of God. When the Supreme Being founded the universe and created matter out of nothing. He impressed certain principles upon the matter, from which it can never depart, and without which it would cease to be.

Second—We have the law of Nature.

Third—The Civil Law, as applied to the government of society, civil government, etc.

Now equity is, to a certain extent, the antithesis of law, the latter being positive, while equity adjusts itself to individual cases.

\* We will only dwell on this branch of our subject sufficiently to further state that our only excuse for dealing at such length with the ground work of the subject in language that may be somewhat tedious, to state that having gone so far, we are now prepared to intelligently arrive at some satisfactory deductions.

There is a class of life insurance where the inflexible rules and cold, corporate methods may remind one of the rigors of the law before it is tempered by equity. Fraternal beneficial organizations, on the other hand, we believe, stand properly in a category of equity, because they have in them the warmth, geniality of the soul, of true brotherhood, and we have now reached the point, consequently, where we are prepared to believe that there cannot be, in the nature of things, real fraternity without equity, because equity and fraternity are, in a measure, synonymous.

Natural law applies to life and death in its operation upon mankind. Experi-

ence has made possible mortality tables. They have been constructed, based upon actual observations, covering many thousands of lives and extending over a series of years. Whether we profit by the use of these tables, by the teachings of this experience as a basis for our calculations or not, in no manner or degree interferes one iota with the unintermittent and unerring operation of the law of mortality among the members of this or that Order. It marches steadily on, heeded or unheeded, turning neither to the right nor left, knowing no friend, no foe. It is true that new blood, selection, discontinuances, residence and occupation all enter as factors, which as to the aggregate membership of the Order have to do with the average mortality or cost.

Remembering that true equity requires underlying principles which are capable of standing that rigid and mathematical computation which is essential when the death claims are to be met, we pass to some illustrations which we believe may make more clear the foregoing. The mortality cost of every life insurance proposition, under whatsoever name it may appear, is always the same, and being inexorable and inflexible in its demands may well represent law. The requirements of nature's law must be met by a fraternal beneficial Order as surely as by any other organization furnishing protection in case of decease of its members. The *method* of meeting that element is of necessity the very essence of the matter, and here the door where equity enters to temper or modify in some degree the requirements of law. It should be given its proper force, but in so doing sentiment must not be mistaken for "equity," nor can the requirements of law be ignored. That the propositions emanating from a fraternal Order should be equitable I think no one will question, for without equity can justice be done? And our Orders desire to be fraternal, equitable and just, and can they in fact be the first unless they embody also the last two terms named?

Now, in applying the principles of equity to the plans of beneficial Orders we must disassociate equity from *charity*. Charity is a word sent down, as we believe, from Heaven to gladden human hearts with the reflex influences which are inseparably connected by an invisible cord to, and resulting from every purely unselfish act for the good of another. *Charity* has a large place, both in foundation and structure of every true fraternal Order, but its field—its wide and holy scope—is of necessity and right confined to a department other than that which provides for the payment of a stipulated sum in consideration for the payments which the member agrees to make. This latter is not—cannot—be accounted *charity*, but fraternity (brotherhood) and equity are factors which enter into it in a fraternal organization.

Have you ever thought carefully over the question as to what the roll of membership of any company or Order that has a history covering twenty or more years would show, say at the end of twenty years? Have you thought how the following might easily be revealed by a careful examination thereof?

	20	years	ago	some	members	aged	35	came	in
and	5	"		later	others	"	40	"	"
"	still	5	"	"	"	"	45	"	"
"	"	5	"	"	"	"	50	"	"
"	"	5	"	"	"	"	55	"	"

and then has not the fact that all these men, during all the years they have been members, have been exactly the same age and now all are fifty-five years old, come to your mind with new force?

Suppose they are members of an Order that makes no provision for accumulating an equalization fund and in which the rate at entry is as shown below, and remains the rate during life, and they each hold a \$1,000 membership.

Age 35 annual rate.....	\$ 9.29
" 40 " " .....	10.36
" 45 " " .....	12.21
" 50 " " .....	15.93
" 55 " " .....	21.66

How do the figures now at the end of twenty years stand?

Remembering that all are now fifty-five years of age, suppose that there are 1,000 who came in at each of the different times and ages, as above, and that the mortality rate of the organization required the full table rate for age fifty-five during the twenty-first year (it is immaterial whether we use the full table rate or any porportion of it, the results will relatively be exactly the same), we find that the amount required to pay the death claims during the twenty-first year would be:

5,000 members x \$21.66 (the death rate for 55 years of age) ...	\$108,300
Assessments paid 1,000 x \$9.29 + 1,000 x \$10.36 + 1,000 x	
\$12.21 + 1,000 x \$15.93 + 1,000 x \$21.66 .....	69,450
Leaving unprovided for the large sum of.....	\$88,850

Suppose that we go further and consider what the calculation would disclose if five other years had passed and there were still 5,000 members remaining who came in as above. We find the mortality rate, according to the tables for age sixty (and all of the members under consideration would then be sixty years of age) requires an annual payment on \$1,000 of \$30.33, and for 5,000 members as follows:

5,000 members x \$30.33 (the death rate for sixty years of age) \$151,650	
Assessments paid by the members that year....	69,450
Leaving unprovided for the large sum of.....	\$ 82,200



Who pays this large remaining and unprovided for sum? The question will surely be asked—who will answer, and how?

Is Fraternity real—is Equity given its full effect in a system under which such a state of affairs, as above pointed out, could exist? In other words, is it a brotherly act, an act of justice, an act of equity to ask one member to pay for the same amount of protection, almost  $2\frac{1}{2}$  times as much as another pays, while they have been of the same age during all the years they have been members of the Order and now are? Will it do for us to say that because one came in as a member twenty years ago (and as in many cases is true never after the first year paid as much as his risk cost, and during good health had the constant right of selection against the Order by retiring from it) that he should now pay less than  $\frac{1}{2}$  as much as a man, of his age, pays who came in twenty years later? Is it Equity? Is it Fraternity? If A owns a home which he moved into twenty years ago and which at the present time is worth \$1,000, and B owns a home which he moved into three months ago, which also is now worth \$1,000, will it do to say that because A has paid taxes upon his home for twenty years, he should now only pay \$9.29 per annum for taxes and that B must pay \$21.66 per annum for taxes? This, as we all know, would not answer. Equity should temper the rigor of the law and, possibly, certain consideration may be given for persistence in membership; but can it be true that the picture above painted presents our best thought as to the elements of Justice and Equity which should control the actions of a Brother toward a Brother?

If the member who came in twenty years ago had paid additionally toward a sufficient Equalization Fund, then Fraternity and Equity would agree that a departure from the rigor of the law, as it is shown in another system of insurance, should be made, so as to permit him to participate in and be benefited by the contributions made to such fund by the non-persistent or "transient" members, which, during one-half of life expectation will aggregate a sum sufficient to greatly assist a member. Or, as will readily be seen, if the natural premium or step-rate, properly calculated had been applied, all of the above named parties would have paid the cost of their risk during each year of their membership.

I have intentionally confined myself to the one phase of the subject under consideration, and regarding it I am aware that but little that is new can be said, and in that which has been said herein kindly remember that nothing is in criticism nor does it emanate from a pessimistic standpoint. The writer believes that the good which the Beneficial Orders of America have accomplished can never be over-estimated, and also that they will continue to exist for the sacred purpose of assisting in the maintenance and protection of the homes of

the multiplied thousands who gather around their altars. They must prove great and important factors so long as human wants and human hearts remain as they now are, and in fulfillment of their high mission they must, we believe, prove imperishable—indestructible until their work is done.

By whatever method we may make provision for meeting the imperative demands of Natural Law as to mortality, let Fraternity and Equity go hand in hand, so as to perpetuate the noble, genuine Fraternal Beneficial Orders, to bless generations yet to come, through the ages, so that all men, everywhere, may be taught to love the home and its inmates more and more and to more fully appreciate the true meaning of *Fraternity, Equity and Justice*.

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#### WHAT HAS WOMAN ACCOMPLISHED IN FRATERNAL BENEFICIARY SOCIETIES?

BY BINA M. WEST, SUPREME RECORD KEEPER OF THE LADIES OF THE MACCABEES OF THE WORLD.

When first requested by President Shepard to write a paper to be read at this session of the National Fraternal Congress, I replied that it would be almost impossible for me to do so, owing to the limit of time and heavy pressure of duties in other directions. But when he suggested in reply that as I had read a paper in 1894 on *Woman's Possibilities* in Fraternal Beneficiary Societies, he thought it would be of interest to the Congress to hear what "Woman has Accomplished in Fraternal Societies," and that the subject need not of necessity be treated at length, I consented to make the effort to prepare something along this line.

I have since had occasion to regret having entered upon the task, for not only have I had such demands upon my time in an official capacity (which in itself speaks volumes for what woman has accomplished in Fraternal Beneficiary Societies) as to absolutely prohibit doing myself justice on the subject, but I have discovered that women *have accomplished so much* in this field of effort in a business, educational and fraternal way, that the subject is of far greater magnitude and of more far-reaching importance than I had anticipated. Women have become an important factor in Fraternal Beneficiary Societies, and their activity in this field of work broadens the field and opens a wider range for the influence which these societies are wielding in the social, intellectual and business world.

It has been a still greater difficulty to write a comprehensive paper on this subject by reason of the dearth of statistical information compiled along these lines. Very few, if any, of the societies composed of both men and women

under the same general management keep separate records of the membership of women, so that it has been impossible to arrive at even an approximate estimate of the number of women at present members of Fraternal Beneficiary Societies, the amount of protection written upon the lives of women, the amount in force upon their lives or paid to the beneficiaries, and much other valuable data which would have been of interest and importance in a paper treating on this subject.

In order to obtain some general information as a means of reference, I sent out a blank form for statistical information to the forty-nine societies represented in this Congress, and to about one hundred societies registered in the various States as Fraternal Beneficiary Societies, as shown by the Insurance Commissioners' reports of such States. The various secretaries of these societies very generously responded, and it is to them I am indebted for such information as it has been possible to obtain along these lines.

I wish at this time, and in this connection, to express my thanks for the uniform promptness and courtesy of the replies received. Only one society refused information, stating that "We have made all necessary reports to the State officials, and do not, therefore, desire to make any other reports." I am glad this society is not represented in the Congress, but I regret the fact that it was a woman's society. However, in the direction of education and business experience, these movements are destined to accomplish much.

Owing to incompleteness of data, failure of societies to keep separate records of women, as before stated, and the fact that the figures furnished are not all up to date, some being for the year ending December 31, 1897, some October 1, 1898, and in many cases the membership being made up from the reports of the Insurance Commissioners or the last biennial reports of such societies, the membership statistics upon which the comparisons are made can at best be regarded as approximate, but serve so show the importance of the standing of women.

Of the forty-nine beneficiary societies represented in the Congress, thirty-eight responded. Of these, fifteen are composed of men alone, and in this class I have included the Knights of the Maccabees, the Woodmen of the World, the Modern Woodmen of America and the Ancient Order of United Workmen, each of which has an auxiliary branch giving protection to its members, with women in direction of either fraternal or business management or both, the degree of such management varying according to the laws of the society. Seventeen are composed of both men and women in the society. Four have recently admitted women to membership or organized a woman's branch, and two are contemplating the admission of women. Eleven failed to respond. Of these, five are classed with societies composed of men only, two admit both men

and women to membership, and of the remaining four the writer is in doubt as to whether women are admitted.

Of the societies not represented in the Congress, sixty responded.

Of these, thirty are composed of men only, twenty-two are composed of both men and women, two have recently admitted women to membership, three are contemplating their admission, and three are composed of women alone.

There are six organizations of women, the fraternal or business management being wholly or in part in the hands of women. Of these, four are auxiliary to societies represented in the Congress, namely: the Degree of Honor, Royal Neighbors, Woodmen Circle and the Ladies of the Maccabees; and two, The Ladies' Catholic Benevolent Association and the Women's Catholic Order of Foresters, are independent.

If there are other societies of women giving protection and working either as auxiliaries or independently, the writer has been unable to reach them through the mediums at her disposal and in the limited time. Two leading fraternal societies among women, the Rebekahs, auxiliary to the Independent Order of Odd Fellows, and the Rathbone Sisters, auxiliary to the Knights of Pythias, have, at recent conventions, discussed the advisability of adding the beneficial feature to their laws, but the writer has been unable to ascertain whether such feature was adopted.

The date of the organization of the fraternal beneficiary system is practically the date of the organization of the Ancient Order of United Workmen in 1868, and it is of interest to note that, of the societies organized thereafter, two of the oldest admitted women to beneficial membership, *i. e.*, the Knights and Ladies of Honor, organized in 1876, which was the fifth society in point of date of organization, originally represented in this Congress, and the United Order of the Golden Cross, organized in July, 1876, and now represented in this body. The societies intermediate in date of organization between the A. O. U. W. and the two above mentioned being the Royal Arcanum, Knights of Honor, and the American Legion of Honor, each of which at present is composed of men alone.

Other societies admitting both men and women to beneficial membership were organized as follows:

1877.....	Royal Templars.
1878.....	Order of Mutual Protection.
1879.....	United Order of Pilgrim Fathers.
1879.....	Home Circle.
1881.....	Order of United Friends.
1881.....	Golden Star Fraternity.

Comparatively few societies admitting women were organized from 1881 to 1890, and it is interesting to note that a large majority of the societies admitting women, both out of and represented in the Congress, have been organized since 1890. It will be observed that the entrance of women into Fraternal Beneficiary Societies dates almost from the organization of these societies themselves, but it is only of comparatively recent date, or since about 1890, that the prejudice in the minds of women themselves against life protection has been in part overcome, and it is during this period of time that the greatest strides have been made in increasing the membership of Fraternal Beneficiary Societies from the ranks of women.

Of the seventeen societies responding composed of men and women represented in the Congress, and the twenty-two societies responding not represented in the Congress, it is an encouraging "sign of the times" to find that, with but a single exception, women have equal representation with men in the local, State and national organizations; have the same ratings, are included in the same department, and are entitled to all the privileges of office. In many cases women have held, with ability and credit, some of the highest offices in these Orders.

In two replies only did there appear on the surface an apparent disposition to hold the reins of government. In one of these, questions 1, 2, 3 and 4 were answered, "yes," no, no, yes. No. 5, the question, Are women in management of the women's department? was answered, no, *sir*; which may or may not have been a declaration to maintain the rights of man in man's domain.

Another, in reply to the inquiry, Are women eligible to office in the state and national organizations? replied, "If they can get votes enough." This gentleman *may* be a bachelor, but if a benedict, perhaps he already knows that when a "woman *will*, she will," etc., and if she *wants* an office, she'll get votes enough.

Women, however, are reasonable, and I believe that it is a mistake to think that they are chronic office seekers, or will abuse the privileges granted them. The tendency is rather to develop along lines where the best interests of the greatest number are conserved.

The average age of women, as shown by the reports, is almost without exception lower than that of men. This is undoubtedly due to the fact that women mature earlier, and consequently require this protection at an early age, but it *may* be due to the inherent tendency among women to remain young. At any rate a society admitting women to membership may feel reasonably assured that women will do *their best* to keep down the average age of the society.

In all cases where any difference existed in the percentage of lapses between men and women, it is shown that a smaller percentage of women, after once tak-

ing out benefits, allow their membership to lapse. This may be explained by the tendency among women to meet their obligations, or a greater appreciation of the importance and monetary value of her membership to herself and beneficiaries.

Two societies report the mortality rate among women to be greater, but the consensus of opinion from the societies reporting on this subject is in favor of women as risks, providing always that the proper medical selection be made at admission.

In addition to the courtesy shown by the various Orders in supplying such statistical information as could be obtained, I received in connection therewith many expressions of personal interest in the subject and of experience along this line, which are excellent tributes to woman and her business ability. As many of these came from gentlemen high in the councils of this Fraternal Congress, my paper would not be complete were their opinions not made a part of it.

President Shepard, of the Order of the Pilgrim Fathers, says :

"We treat men and women on an exact equality in every respect. We find a slight difference in the mortality rate in favor of females, and the lapse rate is also smaller among them. Every office in the Order is open to them, and they constitute by far the larger portion of collectors and secretaries of the colonies."

"We have had very few defaulters among our collectors, and among the hundreds of women who in the last twenty years have filled that position, only one has been false to her trust. Our experience has been such to fully warrant the statement that women in a fraternal beneficiary society give stability and strength to such an association in excess of her number. I am sure that you will find that this Order is no exception, but that the rule will be unbroken."

F. L. Snyder, Supreme Scribe of Ben-Hur, speaks of women as risks :

"Our experience has informed us, so far, that the risk upon female members is quite as good as that upon male members."

Edwin K. Hawley, secretary of the Provident Home, Binghamton, N. Y., gives some logical reasons for the admission of women :

"The Security Mutual Life Insurance Company, of this city, has almost from the beginning of its organization taken women, and the secretary-manager, Mr. Charles M. Turner, stated to me some time ago that he considered them as good or better risks than men ; they have no vicious habits, such as tobacco, liquor, late hours, and out all night to 'lodge' (?), not as liable to death through exposure to accidents, as they will not take the chances that a man will take, as a careless man will take chances that a reckless woman will not take, as I am told by a dealer in bicycles. If temperance in eating and drinking, good hours and good

company, or none, conduce to longevity, I fail to see why they are not better risks than men, providing both are in good health at the time of insuring."

The Supreme Secretary of the Royal Circle, James Walsh, of Springfield, Ill., says of them:

"I believe, however, that women have power to be the better risks, as we have had fewer deaths among them, while the proportion of female members is about equal to that of the males."

The Atlas Life Association of Detroit says that "With proper selection we believe women risks better than men. Proper medical examinations are the greatest difficulty."

The twenty years' actual experience of D. P. Robins, at present secretary of the American Benefit Council of Erie, Pa., should be a valuable testimonial:

"For twenty years I have been in actuarial work much of the time, and some eight years since for the K. & L. of H. and E. A. U. Both claimed that their experience proved women to be about 10% better risks; I endeavored to secure bottom facts, and found their conclusions had been drawn from this fact that there was a slight excess per thousand of deaths for men in representative Orders. Upon securing from headquarters the relative ages and occupations I found that the average ages of women, taken in the comparison, had been three years below the men, and that in common occupations at same ages there was an excess of deaths among the females, but taking the medium occupations, as machinists, mill operatives, etc., deaths from accidents advanced the rate beyond the women.

"On the whole, after many years of study on this subject, I have concluded that *under similar* environments there is but small choice between the two, and it is fair to accept all common occupations, who stand good medical selection, in one class."

In the Home Circle, woman has also made her influence felt, as evinced by the following statement of Julius M. Swain, Secretary:

"We can say in a general way that when the Home Circle was organized on October 2, 1879, men and women were admitted on equal terms, and that up to the present time women have borne the same responsibilities and shared the same honors, emoluments and privileges as male members at the same rates. For two years, viz., in 1888 and 1889, Mrs. Adella I. Cummings served us as Supreme Leader with credit and honor. We can say that woman has up to this time borne her full share of the burden, social and financial, and that at the present time she composes one-third of the membership."

Every member of the Congress, and especially every woman in the fraternal

beneficiary world will appreciate the eloquent tribute paid to the sex by the Hon. Lucius P. Deming, Supreme Warden of the New England Order of Protection :

" Our Order was instituted in November, 1887, and from the first we made no distinction, but admitted women and men upon precisely the same basis. As we received women into membership on the same terms with men, we made no distinction of sex in the lodge. Women could be elected, and were elected to every office ; they served on nearly every committee ; in many of our lodges they have representation on the Board of Trustees, and so far as I am aware, the members of a lodge know no difference between the ladies and gentlemen. They each are entitled to the same honors, excepting in some lodges there is a tendency to exclude women from the highest office, to wit : Warden, and to overcome that tendency, we provided in our law that a woman serving two terms as a Vice-Warden should be entitled to the honors of the position of Warden. This, however, has been changed now, by the women themselves, their argument being that women were as capable as men, and a little more so, and if they had not the grit to secure votes for the highest office, they ought not to slip in by an easy way and secure the honors, and as usual, the men let the ladies have their own way.

" We have found that as risks, women are ten per cent. better than men. As officers they are the equal of men, and I have seen some women who as presiding officers were superior to any man in their lodge. We are perfectly satisfied with the result of our eleven years of experience, and would not make a distinction between men and women if we could.

" So far as the social element is concerned, women are by far the best workers, and in some of our lodges they have shown themselves the best solicitors for new members. It is hard for a man to say *no* when a lady asks him to become a member of an association of which she is also a member, and some of our most prosperous lodges owe their prosperity to the efforts of the women.

" I have written you these few things, thinking possibly the Supreme Secretary might confine himself to figures, while figures fail to tell the real story of woman's ability and success."

D. E. Stevens, Vice-President of the Congress, says :

" We believe that women have accomplished in fraternal beneficiary societies a wonderful work, and that in the future she is destined to become a still more important factor."

To these may be added the experience of old line insurance companies, for it is what women have accomplished in fraternal beneficiary societies and the practical truths there demonstrated that has brought about the change in sentiment in insurance circles, and women as risks are becoming important fac-



tor there as well. The Sunday News Tribune of Detroit, of November 6th, had an article on Woman in Insurance, extracts from which may be of interest in this connection, bearing out statements already made :

"There is no practical business topic on which women need to be educated more than on insurance," said W. S. Crane of this city ; "I think that every woman who saves any money ought to save part of it in that way. One of the very best charitable schemes I know is for women to insure their lives for the institutions in which they are especially interested, thus creating an endowment fund, which must eventually grow to enormous proportions."

Said Col. J. T. Sterling, who has had many years' experience in the line of fire insurance : "I have always advocated women insuring their lives, and have felt that it was entirely wrong for insurance companies to discriminate against women, some of them refusing to insure them at all, others charging an extra premium. I am glad to see that nearly every prominent company now insures women without extra charge."

Mrs. James W. Gilbert, well known to social and charitable circles of Detroit, says :

"Every woman ought to know about the benefits that will accrue from insurance, both to herself and to others. Not half the women carry insurance who ought to."

All of which goes to show the change in sentiment along the lines of protection by women as well as by insurance companies. While much has been accomplished by women along the line of life protection, much educational work remains to be done, and it is the great fraternal beneficiary societies among women to-day that are educating the masses of the people to a belief in life protection.

The evidence deduced from the information received from societies composed of both men and women, giving statistics on the membership of women as compared with men in fraternal beneficiary societies, shows conclusively the following facts :

- 1st. That the women have equal privileges with men in such societies.
- 2nd. That they are considered as good risks, if not better than the men, the same care in selection prevailing at admission.
- 3rd. That the percentage of lapses among women is less than among men.
- 4th. That the average age of women is lower than among men.
- 5th. That the mortality rate among women is about the same or lower than among men.

6th. That in local organizations their interest and energy in increasing the membership and in social questions is greater, as a rule, than men.

7th. That as officers of local organizations they are uniformly honest and faithful.

8th. That wherever given an equal opportunity in management, they have proven their business talent and executive ability.

These facts having been demonstrated by years of experience in societies where a comparative estimate of woman's value to beneficiary societies could be arrived at, it is not surprising that within the last ten years there have grown up in our midst several important societies composed of women alone, either wholly or in part under their business management. It is in this class of societies that woman has accomplished most, for it is here she has had full scope for the exercise of her powers of organization and business effort.

There are six societies of this class: Royal Neighbors, auxiliary to the Modern Woodmen; Degree of Honor, auxiliary to the Ancient Order of United Workmen; Woodmen Circle, auxiliary to the Woodmen of the World; Ladies' Catholic Benevolent Association; and the Woman's Catholic Order of Foresters, working independently; and the Ladies of the Maccabees, auxiliary to the Knights of the Maccabees. All of these societies have been organized since 1889 and 1890 (with the exception of the Degree of Honor, in which the first certificate to a woman was issued about 1888, but the greatest increase in membership has been made since 1889). All have women in management; all have state and national conventions; two have the privilege of admitting men to honorary membership in the local body, two are independent, and one, the Ladies of the Maccabees, although an auxiliary society, is composed wholly of women, with women in management of all departments.

The Independent Order of Foresters has recently taken steps to admit women to beneficial membership, but I am advised by the secretary they have not been organized long enough to supply statistics on this subject. The laws under which the Companion Courts of the Foresters are organized provide that they shall be composed of women, who transact the local affairs of the society. They have, however, no representation in the Supreme Court, and the business management is under the direction of that body.

The six societies above mentioned have accomplished a wonderful work since their organization. I regret that I have been unable to obtain statistics of the Woodmen Circle, so that the figures given are exclusive of that society. In the period since the earliest date of their organization, 1889, they have attained, including social members, a combined membership of over 200,000, or more than the combined membership of all of the societies composed of both men and

women represented in this Congress, and about 80,000 more than the societies of both men and women, not a part of this Congress.

In the organization work to obtain this great membership, they have opened an avenue of occupation to women, and hundreds of women dependent upon their own efforts for support are thus furnished means of self respecting occupation in a field which in its literal sense is woman's work, for it does not in any way affect the occupations of men or their wage-earning capacity.

The beneficial membership alone of these great women's Orders is about 170,000. This represents in outstanding certificates on the lives of women about one hundred and fifty millions of dollars. The number of local organizations through which this vast volume of business flows to the state or national bodies is over 5,000, and the amount of benefits paid to the beneficiaries aggregates the immense sum of nearly two and one half millions of dollars.

And this business has been done by women alone, and the bulk of it since the meeting of the Fraternal Congress of 1894, which first introduced women to its deliberations.

The immediate results upon women in this field of work are educational. It educates in more ways than one. It has brought women of different social classes in contact, has developed along business and literary lines, and in a fraternal way.

Women also look upon themselves from a different physical standpoint. They know now what constitutes a test for insurance, and endeavor to bring themselves up to the standard. A lady who solicited for old line insurance companies told me not long since that one woman told her she thought her examination for insurance had saved her from taking consumption. When asked how that could be, she explained that in the medical examination she found her chest expansion fell below the correct measure, and she immediately asked the physician what treatment to follow, and succeeded in bringing it up to the normal. The examination for benefits in fraternal beneficiary societies brings to their attention many facts in connection with physical conditions hitherto unknown to them, and one of the great lessons taught by women in fraternal beneficiary societies is the necessity for a higher standard of physical life.

In addition to this, many women's societies have courses of hygienic reading looking toward woman's higher physical development, drills and exercises along the lines of physical culture, which gives erectness of body and greater grace in carriage, and improves the general health conditions.

It can be truthfully said that woman's possibilities in the field of fraternal beneficiary societies have just begun to open to her. What has been accom-

plished in a period of only eight years is only a step toward what can be done in the future with the education and business experience which she is receiving.

There is still an immense amount of missionary work to be done along the lines of thorough belief in life protection on the part of woman and the happiness to the home and children which its legitimate use can bring. There is still a vast field for educational work in subordinate organizations in business habits and training for business life, which can only be gained by time and the practical experience, which time alone can give. Woman still needs broadening and liberalizing in her social views that class distinctions, which years of custom have erected, may be broken down; that the common brotherhood of man and sisterhood of woman, which makes all mortals kin, may be fully appreciated; that she may be able to judge character by worth and to discern those qualities of a noble mind, which shine forth above all that wealth or rank or social position can give.

There is still room for development along the lines of fraternity, to overcome the friction caused by business contact when brought together to discuss these issues in a public way for the first time. There are still thousands of homes to protect, children to educate by the means the mother provides in life, and untold avenues of effort in times of sorrow and death when the ministering sisters of our societies may enter with bowed heads and sympathetic hearts to cheer, and sustain in time of sickness, trouble and woe. All of these and more women are accomplishing and have accomplished in the field of fraternal effort, and the broadening of this field of work in increasing membership is but broadening and developing along the lines of education, philanthropy, fraternity and business ability, which are among woman's greatest achievements in fraternal beneficiary societies.

N. B.—Since reading the paper on "What has Woman Accomplished in Fraternal Beneficiary Societies," at the recent session of the National Fraternal Congress, Baltimore, Md., the writer has been advised of the following facts in connection with the organization of the United Order of the Golden Cross, by W. R. Cooper, S. K. of R., which, as being a record of the early history of women in fraternal beneficiary circles, will be of interest in this connection :

"The Golden Cross was the *first* secret fraternal Order to admit ladies to full fellowship and equality with men, giving them the same rights and privileges that are exercised by men. The first Golden Cross Commandery was organized in Knoxville, Tennessee, on or about May 9, 1876, and soon thereafter nine gentlemen and five ladies joined in an application to the State of Tennessee for a Charter of Incorporation; and on the 4th day of July, 1876, at two o'clock P. M., on the day, and at the hour when the American people at Philadelphia were celebrating the Centennial of American Independence, these incorporators assembled in the city of Knoxville, and organized 'The Supreme Commandery.

United Order of the Golden Cross of the World,' and thus began business as a fraternal beneficiary society, not as auxiliary, side degree, adjunct, nor as a separate and independent woman's society, but as an independent Order, according to woman full equality with men in the secret or fraternal lodge circle."

#### DISCUSSION

on topic : "What has Woman Accomplished in Fraternal Benefit Societies?"

By Mrs. Lillian M. Hollister, Knights and Ladies of the Maccabees :

I have a few thoughts I would like to present, Mr. President and members of the Congress. I have listened with great interest to the discussion of this topic of "What has Woman Accomplished in Fraternal Benefit Societies?" If the subject had been reversed and read something like this : "What has Fraternal Life Benefits done for woman?" it would be an exhaustless theme. The lady who has preceded me has most ably covered the ground and presented a compilation of the views of the larger part of the Congress on the topic. I simply desire, however, to emphasize a few points that have been brought out in the discussion.

Women have demonstrated the fact that they are not the weaker side of humanity, nor the physical risks. They have given to the world a new definition to femininity. In the time of Richardson and his contemporaries, the heroine of their novels would almost invariably swoon or faint and fall into the arms of their lovers. This was considered feminine. To-day men are not looking for such femininity, but are looking for women with strength of mind, body and character, combined with womanly instinct. Balzac set the keynote when he said in his Comedy Humane, "In the Quest of the Absolute," that it was only the shallow-minded that considered that "where the pulse beats steadily, the heart was cold."

Organizations which have formerly been composed of men

alone are now admitting women as life benefit members in order to keep down their percentage of death rate, from the fact that women live longer and are good physical risks. Women have succeeded in producing an arrest of thought in woman, inspiring her not only with her privileges, but her duty in carrying life protection for her family and children, until to-day they can number their membership by the thousands.

After having secured this large membership, they have not been at a loss as to how to conduct the business interests of so great a concern. Woman has not been entirely devoid of opportunities for developing her business abilities, even in the past, as the housewife must necessarily do this. If the housewife has managed well the affairs of the household by taking the wage turned over to her each week, and has cared for the family, looking after the fuel, rent, food, clothing, etc., this fact must necessarily develop women along business lines. In these business organizations she has had opened up before her a broader field.

There has been one great drawback in the past in managing the business of the home; the fact that she has received no remuneration for this. In fact, in some of the States she does not even own her own clothes. I heard a woman say a few days ago that since she had found in her State that she did not own her own clothes, she would be very careful in investing in such articles. She was about to purchase a new cloak, but she said she would use the money in some other direction, so that she might be the possessor in ownership at least of a small pittance for salary.

Objection has been made to women taking broader fields, claiming that they are usurping the positions of men. The student of history will recognize the fact that men, in the development of advanced civilization, have taken the places of women. As civilization has advanced, sociological conditions have changed, noticeably in the less frequent wars now than in

the olden times. In the past, the occupations of the men were as warriors, and the women had to look after the commercial and business life of the country. Under our present civilization, the men have taken the places of the women, and are now looking after the commercial interests; and as they have taken their positions, they have also adopted their method of dress, for convenience, as the time was when the women wore the pantaloons and the men the robes. This is almost forgotten, except by an occasional woman who has gone back to our original dress for convenience in horseback riding, cycling or mountain climbing. When the first gun was fired on Fort Sumter a change again came to women. They had to go back to their old occupation of looking after the sociological and commercial conditions of the commonwealth.

Woman has developed a spirit of fraternity, of woman for woman, through the life benefit societies, until to-day in all the select literary clubs a woman who has a bright mind can be accepted into membership even though she has not a position of affluence, demonstrating the fact that her sharpened intellect is more valuable than either social position or wealth. We have also developed a sympathy for those who have been less favored and have not had the means or time to store their minds, and offered them a place side by side with the woman who has had advantages.

I heard a preacher say a few days ago that he must give the Christian Scientists credit for increasing a desire with Christians to study the Bible. In our dealing with the Home Protection idea of the life benefit societies with the many environments that have arisen, it has sent some of us to the study not only of the law, but to the practice of the law itself. By a study of the laws of the domestic relations with their comparative relations to each other in the various States, we have found that they were as varied as the States, both in regard to domestic relations, marriage and divorce. We began to think along these lines and are trying to crystallize our thought through

various women's organizations, trying to have a uniformity between the laws governing domestic relations, marriage and divorce.

We have found in many instances that women are practically tied in regard to their relationship in business life, as many of our women cannot act as a legal bondsman for finance keeper. Blackstone states, in his "Commentary on the Rights of Persons," that "the disability in England under which married women lie is for the most part intended for her good." I have been trying to interpret his meaning of this phrase, as to whether he thought women needed the discipline of restraint or whether a mistake had been made in forming the statutes.

Woman has advanced step by step until she has gained her present position. She did not, however, gain this as that character "Zagloba" in the first act of Sienkewicz's "Trilby," as he was a cowardly warrior, whose horse you will remember became exhausted, and when the Cossack army went flying past him the banner of the color-bearer wound itself firmly about his head, the staff fixing itself in the ground made him a prisoner for the time being. The army went on, not realizing what had been done, and the poor man, frightened almost to death, finally fought his way out from under the banner and found he was really in possession of the Cossack flag. He then went up to Prince Yermie and presented the banner, and Yermie rewarded him for wonderful bravery in having captured the flag. We do not desire to gain honors in this way. We are told that Balzac, in his seamy side of history, says "that life in this world is like the earth, that it yields only in proportion to our labors." Women in fraternal benefit societies have produced an inquiry as to whether fraternal benefit societies were social institutions, and through this medium, at the last National Council recently held in Omaha, took under discussion the sociological advantages of fraternal benefit societies, which discussion was sent out all over this country through the Associated Press. We, as women, believe that



fraternal life benefit societies are social institutions, and are trying to educate the people along this line.

By Mrs. Ginevra L. Miller, Degree of Honor, A. O. U. W.:

I have not a paper for this occasion. As you all know I come before you for the first time. I am entirely ignorant of the usages and customs and practices of this National Fraternal Congress. I came with great temerity and with many misgivings, which perhaps I can better illustrate by a little incident which occurred in my own home a few days ago. An aunt came to visit me, whose home is in Lincoln, Neb., and while speaking of the National Fraternal Congress, the mental calibre of the gentlemen represented here and the possibility of the representative of the Degree of Honor having to perform some duty in the Congress, I said, "Aunt Jennie, coming from the home of democratic eloquence as you do, can't you give me some suggestions by which I can command the attention of the gentlemen of the National Fraternal Congress?" She looked at me a moment with an expression of pity and compassion depicted upon her face, and said, "No, you can't hope to command the attention of those gentlemen. If they maintain a respectful silence, you may consider yourself highly honored. The time has not yet come for the voice of woman to be heard with effect in any congress composed largely of men." With this expression ringing in my ears the last few days, which has been a valuable lesson to me, because prior to that my thought had been along the lines of woman's development and advancement, which was so fittingly expressed by Max O'Rell in his lecture at Topeka, wherein he said, "Should the theory of transmigration of souls prove correct, and it shall be my misfortune to be returned to earth a woman, I pray God I may be an American and born in the State of Kansas, because nowhere on earth is a woman so highly honored as in America, and nowhere on the face of the earth has she such rights as are granted to her in the State of Kansas." I came here ignorant of the status of women in this Congress, and am wholly unprepared to discuss this

question, because I know Miss West, while she is much younger in years than myself, has had a larger experience in fraternal work, and is one whom we all honor and respect, and one whom I learned to love before I had the pleasure of meeting her. In attending the deliberations of this Congress yesterday and to-day in its various sections, two or three thoughts have come to me, that perhaps you will bear with me while I mention them. One occurred this morning, when the speaker said, "What are these beneficiary societies to do to control legislation in our assemblies in the State and National Congress?" What way can we pursue that will control legislation? Here is a work for woman to do. We know that when men have their interests centered in the home, they are going to legislate along the lines that will protect that home. A few years ago I entered the State Legislature of Missouri. I found the Lieutenant Governor, the Speaker of the House of Representatives and one-third of the Representatives in the House were members of the Ancient Order of United Workmen, and all the legislation relating to social matters received from them profound consideration. The protection of the home was their first thought. Where do our laws originate? We are told by those in high legal authority that they originate in rural neighborhoods first; in the small country gatherings, and later on in the larger assemblies, and finally they come to the legislative halls and are formulated into laws. Fundamentally, they originate in the home. We know that the French Revolution originated in the salons of Paris; that nearly all the legislation which comes before our legislative bodies originates in the home circles of its people, and the larger factor in forming these opinions is the mother, the wife, the daughter and the sister. In proof of this, let me tell you a little incident which occurred in Illinois during the Lincoln and Douglas campaign. There lived in Southern Illinois a man and wife who had seven sons; the youngest was just attaining his majority, and for the first time would cast his ballot. Much discussion had existed between the father and mother as to the rights of each, and when election came the

father got in the wagon with his seven sons and said, "Good-bye, mother, this is one time you can't wear the breeches." She replied, "I can well afford to be silent, because I will cast seven votes while you will cast but one, as every one of my boys will vote the Republican ticket while you vote the Democratic ticket."

Miss West has covered the subject under discussion so thoroughly, that it has compelled me to enlarge somewhat the scope of the text. She spoke of the education of woman along fraternal lines. If law is made fundamentally in the home, and woman has a controlling influence over man, as she does, it is very well to say, as some have said, that in the history of the human race woman has ever been the silent promoter of all the achievements of man. She has cheered him in the dark hours of misfortune and disappointment. The higher and lofty sentiments in her nature have pointed the way to higher things. Her quick intuition has been a guiding light to the plodding tread of his reflective reason. All those things are very fine, but let me tell you it is this same reflective reason that formulates the plans and executes them, and organizes the institutions that control and govern the country, and provide the protection for the home and cares for the wife and little ones.

It should be the effort of every mother to so educate her sons that they may work along the lines that will elevate manhood and womanhood, and make this republic stronger and better.

There is a cause for beneficiary societies, and one of the causes resulted from our late civil war. Up to that time we had no beneficiary society in America, but the statistics of that war show that one million of our best men were slain. In one million homes of our country the women had to go out and earn their own living, and when beneficiary protection was originated by Father Upchurch, it was because he found a necessity for it. There is still another war waging against humanity, especially against *mankind*, and you will pardon me if I mention

it. The statistics show that 50,000 of our young men die annually from intemperance, and in the thirty-three years since the civil war, one million six hundred thousand have fallen victims to intemperance. Take that in addition to the losses of the civil war, and you have two million six hundred thousand women who have been deprived of their natural protectors and had to go out and fight the battle of life alone. This is one reason why women have come to the front in business pursuits, and have been teaching their daughters along business lines. It is a necessity. There is not one per cent. of the women engaged in business avocations to-day who would not exchange their places for the comforts of home and environments of domestic life. They are only working from necessity. The same old story of Eden is as true to-day as it was thousands of years ago. She loves to be protected and cared for, and we love to know that there is a strong arm between us and the world and its cold and cruel mercies, to which we have to appeal when our natural protector is taken from us.

All these things have caused us to work along fraternal lines to protect our homes.

I prefer to consider the work in fraternal circles collectively. It is for man to attend to the business of all sorts in fraternal work, and woman to attend to the social features. That will make the Order attractive to the young and draw them into our societies, because we know that the young do not appreciate the necessity of life protection for their families. They expect to live a long time; they expect to be able to provide for their families for a long time to come, and the only way we can induce them to come into our societies is through the social attractions we can provide for them.

Another lesson the ladies have learned in beneficiary societies is this: all the years of sacrifice on the part of our husbands does not yield them any compensation except the social enjoyment they receive at the gatherings we provide for them in our

lodge rooms. Here comes in the usefulness of the ladies' organization and the fraternal home she has instituted. It provides a place where all may come and feel that each is welcome; where we can work together along the lines of common interest to all, and where we will learn the broad lessons of fraternity, one and all, and remove the sharp tongue of criticism. These are some of the duties of fraternity. From these beneficiary societies, both male and female, and collectively, as represented in this National Fraternal Congress, we are learning the broad lesson of fraternity, which is expressed so beautifully by Miss Wilcox, who says :

" There is an unseen cord which binds  
The whole wide world together ;  
Through every human life it winds,  
This one mysterious tether.

There are no separate lives. This chain,  
Too subtle for our seeing,  
Unites us all upon the plane  
Of universal being."

By Mrs. Frances Burns, Knights and Ladies of the Macca-bees :

I was not called upon to discuss this paper, and I shall claim your attention for but one instant. My sisters who have preceded me on this subject have taken up every point and treated it exhaustively except one, and I cannot let that one pass. My experience in that direction has not been so marked as that of my sister who spoke before me, and I want to say that it is the conviction of this one woman that women have accomplished so much for this one reason ; they have accomplished what they have in fraternal work and in other woman's work, because they have had the assistance of the grandest men the world knows. We cannot find anywhere men of such fraternity, men of such ability, who have said to their sisters, their wives and their mothers, "Step up beside us," as these American men of ours, and I wish to pay them that tribute.

IS IT POSSIBLE TO MAINTAIN A RATIO BETWEEN THE ADVANCING AGE OF MEMBERS AND AN INFUSION OF YOUNGER LIVES THAT SHALL PRACTICALLY CONTROL THE MORTUARY RATE?

BY W. O. ROBSON, SUPREME SECRETARY, ROYAL ARCANUM.

To provide protection for its members, without accumulation for profit to the society, and without dividends or reversionary values to the individual—in other words, protection at cost—is the problem underlying the business features of the modern fraternal beneficiary association. Societies may differ in details, as to their plans and methods, but the object which all seek to accomplish is to furnish protection at cost.

Co-operation being the chief cornerstone of the fraternal structure, it follows, as a consequence, that each one who desires to participate in this protection must contribute his share of the annual cost. In determining such cost, the certainty of death at some time, the possibility of death at any time, and the probability of life to the period of expectancy, are factors of equal importance; and experience has determined that the age of the individual, at the time of entering the society, is the centre around which all considerations of cost revolve. As the individual advances in age, his period of expectancy decreases, and the possibility of his death at any time increases. Consequently, his contribution to the annual cost of the protection provided by the society should be larger in proportion as his probability of long life diminishes, and his possibility of death at any time increases.

These natural laws operate with the same result upon a group of individuals organized into a society, and the only difference is that the "thousand" becomes the unit, instead of the individual. Hence when we use the term "death rate per thousand" instead of "possibility of death" when speaking of the individual, and as the death rate fluctuates from year to year, it is generally computed for a term of years, the result being what is termed the "law of average."

As the individual advances in age, and the probability of death increases, so with the society. Starting with a group of 80,000, aged between 21 and 50, the annual death rate would naturally be lower than in another of equal number, selected under the same conditions, and starting at the same time, aged between 41 and 70. In the first society the average age would be about 35.5 years; in the second, about 50.8. As the individuals grow older, the average age must follow the same law.

But in the society we have one factor operating upon the average age, which

does not apply to the individual, and that is an offset to the continually advancing average age. All who die or lapse above the average age, and all admissions under the average age, have the effect of an offset to the increase of the average age. All who die or lapse below the average age have the effect of increasing the average. This has been clearly shown by the experience of one society, and I give herewith a compilation of that experience for a series of years :

# AN ACTUAL EXPERIENCE.

## Taking Into Account the Fluctuations in Average Age Caused by Deaths and Lapses.

### FIRST YEAR.

	Number.	Total Ages.	Average Age.	Increase Age.	Decrease Age.
Members at beginning of year.....	124,876	4,950,415	39.642		
Increase of ages during year.....		124,876	1.000	1.000	
Highest age on existing membership.....		5,075,291	40.642		
Members initiated during year.....	16,348	548,648	38.254		
Members reinstated during the year.....	343	13,418	39.104		
Totals.....	141,567	5,632,352	39.785		.857
Decrease average age by new members.....					
Deaths during the year.....	1,166	55,817	47.441		
Remaining membership.....	140,401	5,577,085	39.722		
Further decrease average age by deaths.....					.068
Suspensions, per withdrawals and expulsions ..	8,218	119,808	37.075		
Members at end of year.....	137,183	5,487,727	39.784		
Increase average age by lapses.....				.062	
Total changes in average age....				1.062	.920
Net increase average age .....				.920	.142



## SECOND YEAR.

	Number.	Total Ages.	Average Age.	Increase Age.	Decrease Age.
Members at beginning of year.....	187,188	5,457,727	89.784		
Increase of ages during year.....		187,188	1.000	1.000	
Highest age on existing membership.....		5,594,910	40.781		
Members initiated during year.....	15,594	516,816	88.109		
Members reinstated during the year.....	807	12,148	89.558		
Totals.....	158,084	6,128,869	40.000		.784
Decrease average age by new members.....					
Deaths during the year.....	1,804	61,991	47.589		
Remaining membership.....	151,780	6,061,878	89.935		.065
Further decrease average age by deaths.....					
Suspensions, per withdrawals and expulsions.....	8,529	181,788	87.844		
Members at end of year.....	148,351	5,939,590	89.996	.061	
Increase average age by lapses.....					
Total changes in average age.....				1.061	.849
Net increase average age.....				.849	.213

## THIRD YEAR.

	Number.	Total Age.	Average Age.	Increase Age.	Decrease Age.
Members at beginning of year.....	148,251	5,929,590	39.996		
Increase of ages during year.....		148,251	1.000	1.000	
Highest age on existing membership.....		6,077,841	40.996		
Members initiated during year.....	16,580	547,047	38.094		
Members reinstated during year.....	445	17,687	39.746		
Totals.....	165,226	6,642,575	40.142		.854
Effect of admissions on average age.....					
Deaths during the year.....	1,346	64,050	47.585		
Remaining membership.....	163,880	6,578,525	40.142		
Effect of deaths on average age.....				.000	
Suspensions, per withdrawals and expulsions.....	4,573	169,796	37.116		
Members at end of year.....	159,307	6,408,729	40.239		
Effect of lapses on average age.....				.087	
Total changes in average age.....				1.087	.854
Net increase in average age.....				.854	.238

## FOURTH YEAR.

	Number.	Total Ages.	Average Age.	Increase Average Age.	Decrease Average Age.
Members at beginning of year.....	159,307	6,408,789	40.239		
Increase of ages during year.....		159,807	1.000	1.000	
Highest age on existing membership.....		6,568,096	41.229		
Members initiated during year.....	20,010	660,536	33.010		
Members reinstated during year.....	444	17,412	39.216		
Totals.....	179,761	7,246,014	40.809		.920
Effect of admissions on average age.....					
Deaths during the year.....	1,527	73,249	47.969		
Remaining membership.....	178,234	7,172,795	40.243		.066
Effect of deaths on average age.....					
Suspensions, per withdrawals and expulsions.....	4,174	158,306	36.738		
Members at end of year.....	174,060	7,019,489	40.828		
Effect of lapses on average age.....				.085	
Total changes in average age.....				1.085	.986
Net increase in average age.....				.986	.066

FIFTH YEAR.

	Number.	Total Ages.	Average Age.	Increase Average Age.	Decrease Average Age.
Membership at beginning of year .....	174,060	7,019,489	40.838		
Increase of ages during year .....		174,060	1.000	1.000	
Highest age on existing membership .....		7,198,549	41.828		
Members initiated during year .....	23,031	780,023	38.136		
Members reinstated during year .....	431	16,564	89.884		
Totals .....	198,512	7,940,136	40.405		.928
Effect of admissions on average ages .....					
Deaths during the year .....	1,781	84,701	48.983		
Remaining membership .....	194,781	7,855,435	40.339		.076
Effect of deaths on average age .....					
Suspensions, per withdrawals and expulsions .....	4,520	165,820	36.685		
Members at end of year .....	190,361	7,689,615	40.416		
Effect of lapses on average age .....				.087	
Total changes in average age .....				1.087	.999
Net increase in average age .....				.999	.088

## SIXTH YEAR.

	Number.	Total Ages.	Average Age.	Increase Average Age.	Decrease Average Age.
Membership at beginning of year.....	190,261	7,689,615	40.416		
Increase of ages during year.....		190,961	1.000	1.000	
Highest age on existing membership.....		7,879,876	41.416		
Members initiated during year.....	12,898	488,973	38.268		
Members reinstated during year.....	401	15,915	39.688		
Totals.....	208,560	8,824,768	40.885		.531
Effect of admissions on average age.....					
Deaths during the year.....	1,812	89,459	49.870		
Remaining membership.....	201,748	8,285,804	40.819		.076
Effect of deaths on average age.....					
Suspensions, per withdrawals and expulsions.....	6,643	242,907	37.586		
Members at end of year.....	195,105	7,993,397	40.964		
Effect of lapses on average age.....				.145	
Total changes in average age.....				1.145	.597
Net increase in average age.....				.597	.849

This experience was wrought out without special thought by the officers of the society, upon the subject of controlling the mortuary rate by keeping down the average age. If such special effort had been made, how far it would have succeeded in controlling the mortuary rate can only be imagined.

But the question naturally arose, could the average age have been prevented from advancing? To answer the question, another compilation was made, leaving out the factors of death and lapse, and considering only the admissions as an offset to the yearly advancing average age. I give it herewith :

### AN ACTUAL EXPERIENCE.

WITHOUT TAKING INTO ACCOUNT THE FLUCTUATIONS BY DEATHS AND LAPSES.

#### *First.*

Membership at the beginning of the year.....	86,922
The average age was.....	39.541
Average age of all admissions was.....	33.723
A difference per member of.....	5.819
To offset advancing age, it should have admitted.....	14,987
Or a percentage to existing members of.....	17.19
It did admit, reinstatements included.....	13,434
A difference of.....	1,503
Had it gained 1,503 more members at an average age of.....	33.723
Its total members in good standing and admitted would have been....	101,859
And its total ages.....	4,027,663,166
Or an average of.....	39.541
Exactly the same as at end of previous year.—Death rate....	8.09

#### *Second.*

Membership at the beginning of the year.....	97,945
The average age was.....	39.626
Average age of all admissions was.....	33.727
A difference per member of.....	5.899
To offset advancing age, it should have admitted.....	16,608
Or a percentage to existing members of.....	16.95
It did admit, reinstatements included.....	16,767
A difference in excess of number required of.....	164

Had it gained 164 <i>less</i> members at an average age of .....	83.727
Its total members in good standing and admitted would have been....	114,548
And its total ages .....	4,589,114.772
Or an average of.....	39.626
Exactly the same as at end of previous year. ————Death rate .....	8.80

*Third.*

Membership at the beginning of the year.....	111,425
The average age was. ....	39.618
Average age of all admissions was .....	33.402
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A difference per member of.....	6.216
To offset advancing age, it should have admitted.....	17,925
Or a percentage to existing members of .....	16.08
It did admit, including reinstatements .....	17,804
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A difference of .....	621
Had it gained 621 more members at an average age of.....	33.402
Its total members in good standing and admitted would have been....	129,350
And its total ages.....	5,124,686.642
Or an average of....	39.618
Exactly the same as at end of previous year ————Death rate.....	9.02

*Fourth.*

Membership at the beginning of the year.....	124,876
The average age was .....	39.642
Average age of all admissions was .....	33.374
<hr/>	
A difference per member of.....	6.268
To offset advancing age, it should have admitted.....	19,922
Or a percentage to existing members of.....	15.95
It did admit, including reinstatements.....	16,691
<hr/>	
A difference of.....	3,231
Had it gained 3,231 more members at an average age of.....	33.374
Its total members in good standing and admitted would have been ..	144,798
And its total ages.....	5,740,183.894
Or an average of.....	39.642
Exactly the same as at end of previous year. ————Death rate.....	8.83

*Fifth.*

Membership at the beginning of the year.....	137,188
The average age was.....	39.784
Average age of all admissions was.....	33.234
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A difference per member of ..	6.550
To offset advancing age, it should have admitted. . . . .	20,944
Or a percentage to existing members of.....	15 26
It admitted, including reinstatements.....	15,901
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A difference of ..	5,048
Membership at close of 1893. . . . .	148,234
Had it gained 5,048 more members at an average age of.....	33.234
Its total members in good standing and admitted would have been....	158,127
And its total ages . . . . .	6,390,968.062
Or an average of.....	39.784
Exactly the same as at end of previous year. ————Death rate. . . .	9.11

*Sixth.*

Membership at the beginning of the year.....	148,234
The average age was.....	39.996
Average age of all admissions was.....	33.268
<hr/>	
A difference per member of.....	6.728
To offset advancing age, it should have admitted . . . . .	23,030
Or a percentage to existing members of.....	14.863
It admitted, including reinstatements... ..	16,975
<hr/>	
A difference of.....	5,055
Membership at close of 1894. . . . .	159,307
Had it gained 5,055 more members at an average of.....	33.268
Its total members in good standing and admitted would have been....	170,254
And its total ages.....	6,809,485.144
Or an average of.....	39.996
Exactly the same as at end of previous year. ————Death rate.....	8.74

*Seventh.*

Membership at beginning of the year.....	159,307
The average age was . . . . .	40.229
Average age of all admissions was (reinstatements included) . . . . .	33.153
<hr/>	
A difference per member of . . . . .	7.076



To offset advancing age, it should have admitted.....	22,518
Or a percentage to existing members of.....	14.183
It admitted, including reinstatements .....	<u>20,454</u>
A difference of.....	2,059
Membership at close of 1895.....	174,066
Had it gained 2,059 more members at an average age of.....	33.153
Its total members in good standing and admitted would have been ...	181,820
And its total ages.....	7,814,441
Or an average of .....	40,229
Exactly the same as at end of previous year.—Death rate.....	9.19

*Eighth.*

Membership at beginning of the year.....	174,060
The average age was .....	40.328
Average age of all admissions (reinstatements included) .....	<u>33.252</u>
A difference per member of.....	7.076
To offset advancing age, it should have admitted.....	24,599
Or a percentage to existing members of....	14.183
It admitted, including reinstatements .....	<u>22,452</u>
A difference of.....	2,147
Membership at close of year .....	190,261
Had it gained 2,147 more members at an average age of.....	33.252
Its total members in good standing and admitted would have been....	198,659
And its total ages.....	8,011,515
Or an average of .....	40.328
Exactly the same as at end of previous year.—Death rate..	9.45

*Ninth.*

Membership at beginning of year.....	190,261
The average age was.....	40.416
Average age of all admissions (reinstatements included) ...	<u>33.452</u>
A difference per member of.....	6.964
To offset advancing age, it should have admitted.....	27,819
Or a percentage to existing membership of.....	14.359
It admitted, including reinstatements .....	<u>13,299</u>
A difference of.....	14,020
Membership at close of year.....	195,105

Had it admitted 14,020 more members at an average age of...	33.452
Its total members in good standing and admitted would have been....	217,580
And its total ages.....	8,798,751
Or an average of .....	40.416
Exactly the same as at end of previous year.—Death rate.....	9.48

To accomplish a purpose, one must have a moderate control of the conditions. Almost anything can be done if one has control of the powers necessary to remove all obstacles which beset his pathway. In the above tables is an example of results obtained without control of the conditions, and no special effort made to control them. I now come to what may be done if the conditions are within one's control

Suppose a society had been organized thirty years, with the ages of members ranging from 21 to 80, and there are 1,000 at each age, making 60,000 in all. The average age is 50.5 years. There has been a sufficient lapse of time for the law of average to operate. No new members above 50 are to be admitted; consequently, each admission offsets the advance in average age. Each death above 50 decreases the average. As the lapses are so uncertain, and cannot be estimated accurately, we will exclude them from the calculation. Inasmuch as the Actuaries' Table of Mortality has been pronounced, by standard authority, to be "well graduated and very reliable for life insurance companies," we will take that as the standard of mortality; and as it is known to be much higher than the experience of any progressive insurance organization now in successful operation, we will dispense with the fractions and take only the whole numbers; instead of taking 7.87 per 1,000 for age 21, we will say 7, and so on for each age.

Before looking at the result of this tabulation as bearing upon the immediate question under discussion, let us glance at the effect upon the changes in membership at a sufficient number of the ages to indicate the general trend:

Commencement—One thousand at each age from 21 to 80 inclusive.

Beginning of	21	25	30	40	50	60	70	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98
2d Year ...	66	1059	1059	1056	1051	972	940	913	870	800																
3d "	66	1119	1117	1113	1108	947	898	888	766	748	730															
4th "	67	1177	1173	1170	1155	924	848	775	680	659	635	611														
5th "	67	1236	1234	1227	1209	908	808	720	610	585	559	531	504													
6th "	66	828	1292	1283	1260	884	768	675	552	525	497	468	436	409												
7th "	66	828	1849	1837	1811	866	737	635	504	475	446	416	386	355	325											
8th "	65	327	1405	1390	1360	850	709	599	402	433	403	373	343	313	282	253										
9th "	64	324	1458	1443	1411	835	696	569	428	397	368	337	308	278	249	219	192									
10th "	63	321	1511	1497	1458	822	683	543	399	368	337	308	278	250	222	194	166	141								
11th "	63	818	638	1549	1505	809	642	519	373	843	312	282	254	225	199	173	147	122	100							
12th "	61	813	629	1598	1551	851	625	498	351	331	291	261	233	206	179	155	131	108	86	68						
13th "	60	809	624	1648	1598	892	609	480	331	302	273	244	215	189	164	139	117	96	76	58	44					
14th "	59	803	617	1698	1640	935	594	462	315	285	256	229	201	174	150	128	106	86	68	51	37	26				
15th "	58	299	609	1739	1684	979	582	449	299	271	242	214	189	163	138	117	97	77	61	46	33	22	14			
16th "	57	293	601	1788	1726	1020	570	433	287	257	230	208	177	153	130	107	89	71	55	41	29	20	12			
17th "	57	288	592	1826	1766	1060	557	421	276	247	218	193	167	144	122	101	81	65	50	37	26	17	11	6		
18th "	56	283	585	1869	1801	1102	547	410	264	237	210	182	159	135	114	95	77	60	46	34	24	15	9	5	3	1
19th "	55	280	574	1909	1844	1148	537	400	255	227	201	176	150	129	107	89	72	57	42	31	22	14	8	4	2	1
20th "	55	277	566	1951	1888	1181	536	398	245	219	193	168	143	122	108	88	67	53	40	28	20	13	8	4	2	1
21st "	55	275	557	1138	1922	1218	521	386	239	213	189	163	139	118	97	80	63	49	38	27	18	12	7	4	2	1
22d "	55	272	550	1129	1959	1258	547	377	233	204	181	156	134	113	94	75	61	46	35	26	17	11	7	3	2	1
23d "	55	271	544	1118	1996	1293	578	368	226	200	175	151	129	109	90	73	57	45	33	24	17	10	6	3	1	0
24th "	55	271	540	1109	2033	1327	603	369	221	194	170	146	125	105	87	70	53	42	32	22	15	9	5	3	1	0
25th "	55	271	538	1098	2070	1365	631	357	218	190	165	142	120	101	83	68	53	40	30	22	14	8	5	2	1	0
26th "	55	271	537	1090	2106	1399	655	352	218	187	161	138	117	97	80	65	52	39	28	20	14	8	4	2	1	0
27th "	56	272	535	1080	2144	1431	681	369	208	188	159	135	114	95	77	62	49	38	28	19	13	8	4	2	1	0
28th "	56	278	536	1078	2188	1460	709	387	204	179	155	133	111	92	76	60	47	36	27	19	13	8	4	2	1	0
29th "	57	276	537	1068	2220	1494	785	408	201	176	152	130	110	90	73	59	45	35	25	18	12	7	4	2	1	0
30th "	57	277	539	1038	2257	1524	760	427	197	178	149	127	107	89	72	57	45	33	24	17	10	6	3	1	0	0

Beginning of	21	25	30	40	50	60	70	75	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98
31st Year....	58	280	542	1033	1528	1555	783	441	195	169	119	135	105	87	71	56	43	33	23	17	11	7	4	2	1	0	0
32d "	58	283	545	1049	1536	1586	808	460	204	168	143	125	103	85	69	55	42	32	23	16	11	7	4	2	1	0	0
33d "	59	286	548	1048	1532	1617	832	480	214	175	143	130	103	84	68	54	42	31	23	16	10	7	4	2	1	0	0
34th "	60	289	553	1049	1528	1644	854	496	235	184	149	120	99	84	67	53	41	31	22	16	10	6	4	2	1	0	0
35th "	60	292	558	1052	1523	1675	879	513	236	193	156	135	99	80	67	52	40	30	22	15	10	6	3	2	1	0	0
36th "	61	295	566	1057	1521	1705	900	529	244	203	164	131	103	80	64	52	39	29	21	15	10	6	3	1	1	0	0
37th "	62	298	571	1062	1518	1736	920	544	254	210	172	137	108	84	64	50	39	29	21	14	10	6	3	1	1	0	0
38th "	63	302	578	1069	1517	1766	939	562	264	218	178	144	113	88	67	50	38	29	21	14	9	6	3	1	1	0	0
39th "	63	305	585	1076	1513	1796	962	575	274	227	185	149	119	92	70	52	38	28	21	14	9	5	3	1	1	0	0
40th "	64	308	590	1084	1516	1827	981	594	284	236	193	155	123	97	73	54	39	28	20	14	9	5	3	1	1	0	0
41st "	64	311	597	1094	1518	1845	1000	606	292	244	200	162	128	100	77	57	41	29	20	14	9	5	3	1	1	0	0
42d "	65	314	602	1104	1521	1848	1021	621	300	251	205	167	134	104	80	60	43	30	21	14	9	5	3	1	1	0	0
43d "	65	317	609	1113	1526	1840	1041	634	311	258	213	172	138	109	83	62	45	32	21	14	9	5	3	1	1	0	0
44th "	65	320	615	1122	1531	1836	1058	648	317	267	219	178	142	112	87	65	47	33	23	14	9	5	3	1	1	0	0
45th "	66	322	619	1133	1539	1832	1078	663	329	273	227	183	147	115	89	68	49	35	23	16	9	5	3	1	1	0	0
46th "	66	324	624	1143	1548	1832	1097	675	335	283	232	190	151	119	91	69	52	36	25	16	10	5	3	1	1	0	0
47th "	66	326	627	1151	1557	1830	1117	689	343	288	240	194	157	122	95	71	52	38	25	17	10	6	3	1	1	0	0
48th "	66	327	632	1163	1566	1829	1136	702	351	295	245	201	160	127	97	74	54	38	27	17	11	6	3	1	1	0	0
49th "	66	329	636	1171	1576	1825	1155	714	358	302	250	205	166	130	101	75	56	40	27	18	11	7	3	1	1	0	0
50th "	67	329	639	1178	1583	1828	1173	728	365	308	256	209	169	135	103	79	57	41	28	18	12	7	4	1	1	0	0

Bearing in mind that the starting point was a group of 60,000 men, of 1,000 at each age from 21 to 80 inclusive, and an average age of 50 50 years; that the numbers of admissions are from 21 to 50 inclusive, distributed equally among those ages, and equal in total to the number of deaths each year; that each year the survivors are advanced one year in age; and that there are no lapses—without giving details, I append the results for each year.

	Ages Exposed.	DEATHS.			Av. Age Survivors End of Year.	Av. Age Admissions 21 to 50.
		No. Deaths.	Average Age.	Rate per 1,000.		
1st Year.....	21 to 80	1988	65.97	33.13	50.45	85.49
2d ".....	21 " 81	2006	66.88	33.43	50.89	85.53
3d ".....	21 " 82	2008	66.69	33.47	50.81	85.50
4th ".....	21 " 83	2006	66.97	33.48	50.28	85.50
5th ".....	21 " 84	1997	67.09	33.28	50.14	85.50
6th ".....	21 " 85	1984	67.24	33.06	50.06	85.50
7th ".....	21 " 86	1968	67.27	32.80	49.99	85.50
8th ".....	21 " 87	1942	67.24	32.87	49.93	85.51
9th ".....	21 " 88	1914	67.16	31.90	49.89	85.50
10th ".....	21 " 89	1891	67.01	31.52	49.86	85.50
11th ".....	21 " 90	1854	66.89	30.90	49.86	85.50
12th ".....	21 " 91	1823	66.62	30.83	49.89	85.50
13th ".....	21 " 92	1794	66.85	29.90	49.93	85.50
14th ".....	21 " 93	1764	66.02	29.40	50.01	85.50
15th ".....	21 " 94	1784	65.53	28.90	50.11	85.50
16th ".....	21 " 95	1716	65.82	28.60	50.23	85.49
17th ".....	21 " 96	1691	64.98	28.18	50.37	85.49
18th ".....	21 " 97	1677	64.64	27.95	50.53	85.50
19th ".....	21 " 98	1662	64.33	27.70	50.70	85.50
20th ".....	21 " 98	1650	64.10	27.60	50.89	85.50
21st ".....	21 " 98	1655	63.91	27.58	51.07	85.50
22d ".....	21 " 98	1652	63.79	27.53	51.27	85.50
23d ".....	21 " 97	1659	63.70	27.65	51.46	85.50
24th ".....	21 " 97	1662	63.65	27.70	51.65	85.50
25th ".....	21 " 97	1668	63.61	27.80	51.84	85.50
26th ".....	21 " 97	1682	63.52	28.03	52.03	85.50
27th ".....	21 " 97	1693	63.55	28.22	52.21	85.50
28th ".....	21 " 97	1712	63.60	28.53	52.38	85.50
29th ".....	21 " 97	1724	63.64	28.74	52.54	85.50
30th ".....	21 " 97	1743	63.74	29.05	52.69	85.50
31st ".....	21 " 97	1767	63.84	29.45	52.83	85.51
32d ".....	21 " 97	1783	63.96	29.72	52.95	85.51
33d ".....	21 " 97	1801	64.15	30.02	53.06	85.50
34th ".....	21 " 97	1825	64.35	30.42	53.16	85.50
35th ".....	21 " 97	1844	64.49	30.73	53.24	85.51
36th ".....	21 " 97	1869	64.63	31.15	53.30	85.50
37th ".....	21 " 96	1885	64.80	31.42	53.35	85.51
38th ".....	21 " 96	1905	64.98	31.75	53.38	85.51
39th ".....	21 " 96	1927	65.14	32.12	53.40	85.50
40th ".....	21 " 96	1938	65.32	32.30	53.40	85.50
41st ".....	21 " 96	1954	65.51	32.57	53.39	85.50
42d ".....	21 " 96	1966	65.67	32.77	53.37	85.50
43d ".....	21 " 96	1977	65.83	32.95	53.34	85.49
44th ".....	21 " 96	1988	65.97	33.13	53.29	85.50
45th ".....	21 " 96	1999	66.04	33.32	53.24	85.50
46th ".....	21 " 96	2007	66.20	33.45	53.18	85.51
47th ".....	21 " 96	2009	66.29	33.48	53.12	85.51
48th ".....	21 " 96	2016	66.38	33.60	53.05	85.50
49th ".....	21 " 96	2015	65.45	33.58	52.97	85.50
50th ".....	21 " 96	2013	66.55	33.55	52.90	85.50

It can be readily seen that the group of 60,000 at the start was as unfavorable as could be for comparison with an actual experience in a modern fraternal society of like membership, on account of the large number between 50 and 80 ; and starting with a death rate of 83.18 per 1,000. Yet the simple admission of a number between 21 and 50, equal to the annual decrement by death, has in 20 years reduced the death rate to 27.50, while the average age of the decedents varied but little, and the average age of the survivors at the end of each year showed a slight fluctuation.

If the admissions had been confined to 21 to 45, there would have been a considerable reduction in the average age of the survivors, and a still larger proportionate reduction in the death rate at the end of the 20th year.

By the same rule it is evident that if the net admissions had been one or two per cent. more than the losses, instead of equalling them, the effect of the new blood would have had the tendency to still further decrease both the average age of the survivors and the death rate.

At the end of the eighteenth year the first group of 1,000 at age 80 was extinguished, and there were 255 on the roll at that age. At the end of the twentieth year the groups had assumed the proportions usually shown in the modern beneficiary society which has been in operation over twenty years, with a small number at the youngest ages, tapering off at the highest, and having the largest numbers at about middle life.

There was not sufficient time, after receiving request to prepare this paper, to continue the compilation through the period of more than fifty years, in order to ascertain the condition at the end of a longer experience.

Sufficient has been shown above to warrant the following conclusions :

1. If the number of admissions below the average age simply equals the number of deaths, it has a very perceptible effect upon the death rate per 1,000. It may vary in detail, but the maximum number of deaths can be easily estimated by any old standard table of mortality, or by any new fraternal table accurately computed from an actual experience of not less than thirty years.

2. There is a more intimate relation between the infusion of new blood and the death rate per 1,000, than our "friends the enemy" are usually willing to admit in their public fulminations against the iniquities of the fraternal system. Note the figures in the columns headed "Average age of Admissions," "Average age of Survivors," "Rate per 1,000," and "Average age of Deaths."

3. If lapses are computed as a factor in the experience, the effect would be similar, if a proper standard of percentage were taken. If to the decrement by death there were added three or four per cent. on the whole membership for

lapses, with a proper apportionment among the ages, and the admissions amounted to the sum of the deaths and lapses, the effect upon the death rate would be practically the same. There would undoubtedly be a variation of a small fraction, but the infusion of new blood below the average age would have the same effect, no matter whether it was to replace a decrement by death or lapse.

4. How far the mortality rate can be controlled by the infusion of sufficient new blood to offset the advancing ages of members will be demonstrated only by an actual experience of at least thirty years, when sufficient time will have elapsed to exhibit the full effect of the law of average, and with both deaths and lapses as factors. None of the standard mortality tables have been constructed upon that principle, nor with such an experience as the modern fraternal beneficiary association will afford.

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THE NATURAL PREMIUM AT ATTAINED AGE OR THE NATURAL PREMIUM LOADED TO MAKE A LEVEL RATE; WHICH MAY BE BEST APPLIED TO AN ORDER HAVING A LARGE FINANCIAL LIABILITY AND NO RESERVE OR EMERGENCY PROTECTION?

BY F. W. SEARS, SUPREME PRESIDENT, NATIONAL RESERVE ASSOCIATION.

Had I selected my own subject instead of having one assigned me, I certainly would not have chosen this one, for I do not believe that either remedy suggested would afford the necessary relief in an equitable and just manner to all concerned.

The natural premium at attained age, without modification, is simply temporary protection at its best, and enables those who may desire such protection for five or ten years to secure it at a comparatively low cost. Its adoption by an Order with a large financial liability enables that Order to compete with younger societies (whose only recommendation is cheapness) for new members among the younger ages; at the same time practically forcing out of the Order a large percentage of the older members, thus reducing the financial liability to a considerable degree. Under such a system, the protection is furnished the member at a low cost during his younger days, such cost increasing as the member's risk increases by reason of his increased age. Its effect is to eliminate from its membership those who belong to the "must die" class, retaining only those that belong to the "may die" class. The disadvantage of such a system would be in convincing intending applicants that temporary protection is all they need. By the time the average

man has reached the age of forty-five years he has either amassed a sufficient competency so that he does not really need any protection, or else cannot afford to pay a very large price for it. The masses of the people at that age are in the latter condition. Such being the case, will the public generally take kindly to a system which tells them they are wanted so long as they are in the "may die" class, but "socks it to them" when they get into the "must die" class?

The Natural Premium, loaded to make a level rate, has the advantage of giving to the member a definite amount, which he is required to pay each month or year, throughout life. He can, therefore, make his arrangements accordingly. This is better for him, as the earning capacity of the masses is greater in their early life than in their later years, therefore the majority of members can better afford to pay a higher cost during their younger days, if by so doing they are relieved of some of the burden of the cost later in life.

However, to allow, under any system, one member to join an Order, pay a dollar or two, then die and the Order give his beneficiary \$2,000 or \$3,000, while another member continues to live until he has paid in as much as the face of his certificate, is to place a premium upon early deaths and a discount upon long life, when just the opposite is desired if the organization is to continue prosperous indefinitely. No institution which issues policies of life insurance, or certificates of protection, would accept an applicant unless at the time of such acceptance the medical director believed that the applicant would live an average lifetime, or, in other words, live out his life expectancy. The table of rates is, or should be, based upon this idea. We all know that some of the members will fail to live the average life, but in providing for the cost of the protection, most Orders fail to recognize this fact so far as the individual member is concerned, but satisfy themselves with the simple statement or idea that so long as the cost on the "average" is all right, it matters not what the cost to the individual may be. As a result of the failure to recognize the individual as well as the average cost, I noticed two deaths that occurred in one of our sister Orders during the current year; one deceased member had paid in \$22.22, and the other \$1,976.00 for assessments—each carried a certificate for \$2,000.00. It is a self-evident fact that the first member paid too little, and the last one paid too much. The "average" payments of all members was about \$250.00 for each \$1,000.00 of protection carried. It will therefore be seen that the "average" was all right, but how about the individual? Fraternal Orders were organized upon the broad American principle of equal rights and equal benefits, all other things being equal. This principle should be adhered to financially as well as otherwise.



My remedy for "an Order having a large financial liability and no reserve or emergency protection" is to apply this broad American principle and establish a reserve or emergency fund with as little loss of time as possible, in such a manner as will not force any member out of the Order by reason of a large increase in payments, or work a hardship upon or do an injustice either to the living members or the beneficiary of the deceased ones. I have heretofore called your attention to the fact that you would not accept an applicant in any of the Orders you represent unless you believed such applicant would live an average lifetime, and that your table of rates was based upon this belief. Such being the case, the member is morally bound to continue his payments for the entire period of his life expectancy. If he die before completing such period or making such payments in full, the balance of the payments should be deducted from his certificate and placed in an emergency fund, otherwise a deficiency occurs by reason of his not having paid the average cost. If this is done, then, instead of requiring the long-lived members to make good the deficiency, as is now the case in the majority of Orders, there would be none to make good. It is not sufficient to say that such a plan would be scaling a certificate or reducing the amount of protection held by the member. You might as well say under the old system that every dollar paid by a member is so much of a scaling of his certificate, and that the longer a member lives and the more he pays in, the greater the scaling. Such is not the case. It is simply requiring the individual member to pay the average cost, but instead of saying to him, you *must* pay all of such cost during your lifetime or get out of the Order, it tells him that he *may* pay it all during his lifetime or part of it at death, as may best suit him. In this way would the Order be better able to retain its members and not have to force them out by increased cost occasioned by the increasing deficiency or financial liability as the Order grows older.

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### THE NATURAL PREMIUM OR STEP RATE PLAN AS ALREADY APPLIED TO ORDERS BELONGING TO THIS CONGRESS.

BY FRED. O. DOWNES, AMERICAN LEGION OF HONOR.

The Associations of any considerable age connected with this Congress, that operate on the natural premium or step rate plan, are but five in number—the National Union, the Knights of Honor, the Ancient Order United Workmen, the American Legion of Honor, and the United Friends. In four of these the system has been in use but for a very brief period—too short a

time, in fact, for them to furnish full or satisfactory statistics on which to base any accurate valuation of results. The equity of the plan is easily demonstrated, however, to all students of the subject; and its one problem for solution seems to be the adjustment of its table of rates. If the table is to be framed to meet the current mortality cost, its rates for a new society may be fixed at a very low point, with the certainty that for a long time, especially if constant accession of members is made, it will fill all mortality requirements. It will do for a longer time what many in the past believed the graded rate—that charged for age at admission, and which continued the member at his entering rate—would do. There must come a time, however, when the percentage of new members will be less than at the beginning, with a consequent higher percentage of mortality, necessitating an increased number or higher rate of assessments. This is demonstrated in the experience of the National Union. It first had a progressive increase of number of assessments, and finally raised its rate, with no certainty that the limit has yet been reached. It has not to date, however, become proscriptive in cost, and continues an annual net increase of members with an annual increase of cost to its individual members less in amount than other societies of similar age that continue through life the entrance rate of assessment. Its experience is indicative of the truth of the contention, that a society will continue longer on a current cost basis, without raising its rate, under the step rate plan than under any of the other systems generally in vogue among the protective fraternities.

The second of the older fraternities to change the system under discussion was the Knights of Honor. This change was not made until after many years of life under a level rate for young and old alike, and until a large proportion of members had come to the period of age when the death rate is high. This death rate compelled the multiplication of assessments, until the cost became proscriptive to young men who furnish the desirable new material. The failure of this young material to enter and the loss among the younger men already in compelled the change. The result has been to lessen losses and to increase gains; but not so much yet as to offset the losses by the gains. Its new table of rates was in the first year discovered to be not quite sufficient, and unless the second year shows better than the first, a higher table must be adopted.

The Ancient Order of United Workmen differs from the others, because it works under separate and, in an assessment sense, independent jurisdiction. The natural premium was adopted in a large number of its States. In the brief period of their experience of the natural premium it may be said to have worked comparatively well. As a whole, those jurisdictions in which it operates held their own—in some of them slight gains have resulted.

The American Legion of Honor adopted a rate higher than did the others. It had begun by admitting members at a higher limit of age, and because of this fact was many years older when the age of its individuals is taken into account. Its experience is but little more than a year under its new plan ; but the rate fixed was sufficiently high to cover the first year's cost. Its experience, however, with that of the others proves that no natural premium rates will be permanently sufficient, unless they are carried to a further limit of age. The mortality cost rises in geometrical rates for those above sixty years of age, at which point most of the societies have stopped the increase of cost. If members die at a seventy or eighty years' rate while paying a sixty years' ratio of cost, the deficiency must be made good by the other members. The younger members thus are made to pay a higher than equitable proportion of the total cost. We are, therefore, between two horns of a dilemma. If we charge the older member his full proportion of cost, he objects because it is more than he can afford ; and if we charge the younger member to meet the deficiency, he objects because it is more than his equitable share. The Knights of Honor to great, and the American Legion of Honor to greater extent, have suffered because of this limitation at the sixtieth year. The National Union, because it began at first and without an aged membership ; and the Ancient order of United Workmen, because the trial is only in a portion of its territory, are facing a less serious present problem than are the first two.

It is a fact that the system is not especially popular with the Knights of Honor or the American Legion of Honor ; not because the thinking members fail to realize its necessity and ultimate safety and economy, but because the young object to pay for the old, and all fear the future burden of old age.

It is an illusive hope that the older members will, in return for any modification of rates in their interest, exert themselves to gain new material. The desire for fraternal intercourse with their fellows naturally decreases with their declining years ; and their enthusiasm of early days is displaced too often by a dissatisfaction which is engendered by their increased financial requirements with lessened financial ability. This dissatisfaction is often openly expressed, to their own and the Order's detriment. This sentiment must, nevertheless, be reckoned with in any solution of the problem.

There is a basis of justice in the plea that the rates should not be periodically increased beyond the age when the earning power ceases. Some consideration may well be given to those who have paid to and worked for many years for the Order. That he is favored by a system is not altogether satisfactory to one who, in the present, finds himself unable to carry his bur-

den. It appears, therefore, that two things are necessary to amend the step rate plan as applied to the societies in this union—first to provide that the younger members shall not pay more than their proportionate share; and second, that some assistance shall be given to the older members to bear their greater burdens. The young man is the one to be depended on to make good all losses through his active association with the element of his own age, from which only can come the desirable new material. He must then be given equitable treatment. To do this requires that the limit of periodical increase shall be carried to the end of life. Both old and young are thus equally benefited under which a greater number of new members may be continually added. If the table of rates operated is slightly higher than sufficient to cover the death cost, a reserve would result, the income from which could and should be appropriated for the aid of the older members.

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**"A GRADED RATE ACCORDING TO AGE, WITHOUT RESERVE AS  
ALREADY APPLIED TO ORDERS BELONGING TO THIS CON-  
GRESS"**

BY LEE R. SANBORN, ROYAL TEMPLARS OF TEMPERANCE.

The spirit of fraternalism is opposed to inordinate reserve not needed to carry their contracts to a successful issue. And it may be said with equal truth it is opposed to any scheme of accumulation whereby prosperity or safety is in any wise involved. Our trust is a sacred one. We must not collect one dollar more than is needed. Neither must we furnish our protection for one dollar less than actual cost. The one course may involve a needless sacrifice in some quarter; the other certainly means that the future is jeopardized if carried to undue lengths.

There are many methods to attain a given purpose. It is not necessary that we all pursue the same roads to reach the same destinations. The object in view is the great desideratum. Theories, ideas and plans must be subordinate to these.

At first our system was crude, unscientific, unstable. It dealt with the present only. Time showed that we were dealing with the future far more than the present. Then came the classified or graded plan. This contemplated that the age at joining should determine the rate. This was an improvement, but it did not go far enough. The advancing age brought with it an advancing cost which the rates did not provide for. There was a deficiency after the first few years, and this in time became an evil of alarming proportions.

To remedy this evil there appeared to be two ways: The one was to load the early years as regards cost in a sum sufficient to overcome the deficiency in later years, and presupposes a reserve; the other was the advancing rate according to attained age, termed step-rate or natural premium protection, and it is to this we are asked to refer in a brief and perforce superficial way.

It has been said that institutions dealing in the matter of life averages depend upon natural laws as regards their safe conduct; that there are well defined natural laws which, if properly observed, bring safety; that mortality data of whatsoever character depend upon these, and that so long as we are not diverted from them by false logic or specious reasoning, we need not fear what the future may have in store for us.

Can we improve on nature and natural laws? We may and should make provision against untoward conditions, but we will not be led astray from our central purpose if we keep these general principles ever in view.

At a given age it is expected that a given number out of each 1,000 will die. This expected rate may not be realized in any year or series of years. If membership is increasing, if there is a steady infusion of new blood, the actual cost will be less than the expected. If, on the other hand, our membership is decreasing, we may reasonably expect that the actual cost will be in excess of the expected. The average, however, will sooner or later be in evidence.

Assuming that the advancing rate with advancing age is employed, we may expect this general condition of things; the member each year pays for the hazard he brings to a society. Broadly speaking, his admission is an element of strength to a society, as it brings that degree of safety which attaches to numbers. His withdrawal works little hardship unless it be to himself. He has paid his actual cost, he has not borrowed on the future, and he has been a burden to no one.

It may be urged that a contract of this character brings with it a burden that becomes heavier with advancing years. This will not be denied. Life itself brings similar burdens. We cannot hope to improve on nature unless we load the normal cost at the outstart to create a surplus to provide for and relieve this condition. Indeed, were we all to persist to the end, there would be no objection to making provision of this character. But we deal with conditions rather than theories. A large reserve brings with it a system of forfeitures in the event of early lapsation, which may be considered foreign to the context of fraternalism. Is it not as great an injustice to take from the lapsing member through forfeitures as it was to encourage early lapsations by mistaking current cost for actual cost, thus creating a deficiency for persistent members to make good?

There can be no question as to the safety of a rate graded according to age. So long as the members of this Congress use rates based on tables, whose correctness has been demonstrated, so long are they on a safe basis. If we diverge from this, we are making the same error, though in a less degree, as did those who in the past mistook current for actual cost.

These observations of necessity are general. It would be foreign to our purpose to particularize. The idea is correct, if correct figures be used. If not, it is like many other good theories which may be lacking in a vital point.

The cost in the natural premium plan is the least at the lowest insurable age. Persons assuming the responsibilities of married life need this protection more than probably at any other period in life. As their families grow up, as they accumulate a competency, this protection is not so important. There are those to care for those dependent upon the bread-winner in the event of his death. He, therefore, can carry a larger amount of protection for even a lower cost than he can in later years. If he is successful in life, he can afford to drop this protection without entailing suffering upon anyone. The society has served him a useful purpose. He has paid for this, and he has relieved it of the responsibilities which have become heavier. Each has served the other. Neither one has profited at the expense of the other.

Is not this the true purpose of fraternal co-operation? And who can gainsay its absolute equity to all concerned?

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## RESPONSIBILITY OF THE NATIONAL FRATERNAL CONGRESS TO THE FRATERNITIES.

BY DR. H. A. WARNER, KNIGHTS AND LADIES OF SECURITY.

Life insurance in its purity, uncomplicated by investment features, untrammelled by endowments and divested of the fallacious idea of dividends, ought to be a simple problem of solution.

Life insurance primarily contemplates the payment at the death of the insured a stipulated amount.

The business has been complicated with investment features until the average person scarcely knows whether he is obtaining a life insurance policy or a bond or certificate of stock in an investment company. The tontine policy, the endowment policy, with numerous others, have altered conditions to an extent that only those well versed in the matter of insurance and all the terms used to designate the kind of policy under consideration fully comprehend.

The solution should be made in a practical manner, divested of all intricacies, that the plain common people may fully comprehend the entire meaning when presented to them.

The solution of the problem of life insurance should be one of the greatest desires and achievements of the National Fraternal Congress; our devotion to our individual Orders should only be exceeded by that devotion which will lead to the study of this problem until its solution is effected. We should not leave the solution to younger and newer societies, but should accomplish it within our present organizations, with the direction and assistance of this Congress. None of us should be content with the splendid growth of our Order, and yet conscious of the fact that we are not absolutely and mathematically right.

Years ago the actuaries' table was made, later the American experience table, which did not differ materially anywhere along the line. If the amount required for the year be divided into monthly payments at the point of greatest divergence it does not amount to twenty-five cents, and most places to not more than five cents per month. Since the actual experience of thirty American companies does not vary from these tables to the amount of ten cents a month, why close our eyes to such valuable references as these, or turn a deaf ear to the teachings of experience along these lines? A life insurance policy or beneficiary certificate is procured for the completing of our life work in the event of death; if we live, we expect to do all this ourselves, but dying, we obtain the life insurance to complete it.

Therefore, the largest benefit coupled with safety should be procured in return for the money expended.

This can only be done through assessment associations or companies, such as the fraternal beneficiary societies.

We have set about making tables for our guidance and direction, and we ought not to be satisfied until these tables are so complete and perfect that we may conduct our business according to them, feeling all the while that we are upon a solid basis.

With fifty years of old line life insurance, with thirty years of fraternal work, there are statistics enough attainable to enable us to arrive at approximately accurate conclusions as to the mortality and the amount required to be collected in order to meet the liability of any company or society engaged in the business of life insurance. In securing life insurance the individual has in mind the benefiting of those dependent on him.

It is the most unselfish act of an individual to procure for another that which can be of no benefit to himself, the placing of a part of each month's or year's

earnings beyond his own power to control. It is one of the beneficent products of our higher civilization. You find nothing of this kind among say savages or semi-civilized people, nowhere except among the Christian nations.

That this unselfish act has been performed, the consummation of which cannot occur during our life time, making it incumbent upon us to look well to the future of our contract.

Which ought to be in plain, simple terms, devoid of technicalities and everything which cannot be readily understood.

To accomplish all that, we expect it will be necessary to disabuse the minds of the people of much false teaching; teaching, too, which they have received at our hands in the last twenty-five years. They must be taught that our society or Order cannot control the mortality of the human family, and can only be better than another to such degree as it excludes undesirable risks and exercises prudence and economy in the management.

The minds of the people ought to be thoroughly disabused of the idea of a fixed payment and no more; keep the idea that it is assessment insurance always before them.

The idea that they are getting what they pay for and that they must pay for what they get, whether it be by increasing the number of assessments or by increasing the amount of the assessment.

It is impossible with tables we have and the experience of the past to approximate the amount which will be required annually, but the idea that this is a fixed payment ought not to be allowed to obtain in their minds. The plan of one of our greatest Orders which gives the power to call a special assessment at the close of the year in order to square up all back accounts, is a most commendable one, and one which ought to be followed by more of our Orders.

If we would call it assessment life insurance, adopt a graded assessment, fixed at age of entry, add to this a reserve fund element sufficient to provide for the increasing mortality as the result of increasing age, then provide for extra mortality which may occur one year and not another, we shall have attained to the ideal.

To accomplish this, to mount to this ideal should be the aim of every member of this Congress. Can we afford to stop short of this? Shall we have done our duty toward humanity until we have accomplished it? No! No!

Then for best thought, then for your united energies toward the accomplishment of this end, and thousands will bless our very name.



# "OLD LINE RATES AND THE EXCESS THEY PRODUCE."

BY J. SCULLY TAFT, UNITED ORDER OF THE PILGRIM FATHERS.

In preparing rates and tables to govern payments for life insurance or protection, it is impossible to fix upon a sum that shall be exactly the amount required in each and every year. A change of surroundings—a hundred things of which we have no knowledge, may increase or decrease the cost, and while the event we would guard against, the subject to change, or in other words, flexible, the premium rates in force of old line companies are fixed and unchangeable. It is not denied anywhere that the established rates bring in a sum in excess of the demand for payment on death losses.

I do not assert that this excess is improperly exacted, but every man can use his own judgment as to the advisability of paying a hundred dollars when ninety dollars will fully meet the demand. I trust we will not fall into the same error, but fully realize that demand and supply with us are flexible, and our rates made accordingly. The companies claim the overpayment is required should there be a depreciation in the value of invested assets, or should the rate of interest fall below four per cent. The point I would make is this, that if the wisest and best of mankind can get no nearer the amount actually demanded it should not be expected of this body to at once formulate tables which shall be absolutely correct and fitted for the requirements of all coming time.

Let us do to-day the best we can, and as the coming years will bring a better knowledge of our affairs, and with the wisdom of experience also at our service, we shall in time establish our rates so that they shall be equitable and safe, without a dangerous surplus to handle.

As regards the excess of the old line companies, there is but little general knowledge concerning it. It is so huge in its proportion that it is exceedingly difficult to find a subject to which we may compare it, and thus get to understand it in some degree. However, there is a method by which we can see what this excess can do, if it should be devoted to providing paid-up insurance.

There are 28 companies reporting to the insurance department of Massachusetts. From their reports the following abstract is made :

Gross assets, Dec. 31, 1897.....	\$1,276,924,603.00
Gross liability on policy account.....	1,095,329,447.00
Surplus above all requirements.....	\$ 181,595,156.00

or one hundred and eighty-one millions, five hundred and ninety-five thousand and one hundred and fifty-six dollars, piled up in excess of every demand, and under no State control whatever. We do not yet fully comprehend how vast is the sum. Let us subdivide it.

If it could be returned to the policy-holders in the form of fully paid-up insurance, it would give a \$1,000 policy to 593,176 persons at age 30. No portion is allowed for expenses, as all expenses for its collection, investment and caretaking have already been paid. If divided among its whole life policy-holders it would give for each policy \$635 in cash.

In one single company is found a surplus so large that it could give a paid-up policy of \$1,000 to 160,989 persons at age 30, or if divided among its whole life policy-holders, would give for each policy \$635 in cash.

In establishing rates we can hardly equal our friends in the caution exhibited, which requires the collection of a yearly sum so large as to produce an amount far in excess of the factor of safety demanded by all the State officials, who are solely in position to protect the people whose servants they were elected, or appointed, to be.

If we are to learn anything from our own experience and the experience of others, we shall so provide that we shall always be able to secure all the money required and at the same time avoid the mistakes of others. Equitable and adequate rates, no overgrown surplus, but simply a fund proportioned to the size of the Order always on hand to meet unforeseen contingencies, good sense in management and fraternity among members, all these things combined will make our plan solid and enduring.

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## GOVERNMENT SUPERVISION OF FRATERNAL BENEFIT SOCIETIES.

BY FREDERICK A. DRAPER, OF THE HOME CIRCLE.

This subject requires a brief review of the past to properly appreciate present conditions and the true course for its future development.

In the early days of our oldest Orders no laws had been enacted specially governing the organization and scope of such societies. In Massachusetts a society existed for several years by sufferance, but when this became "officially" known to the Insurance Commissioner, it was compelled to close its career, though conducted by honorable, well known and public-spirited men. In the same State a statute relating to benevolent and charitable societies was for years utilized for the purpose of organization, it being the only possible channel to that end, though enacted for an entirely different object.

The simple fact was that the desire for such societies was so urgent that they were bound to have existence and a legal standing. In many other States the

early history differs but little from that of Massachusetts. The first laws enacted covered but the bare necessities for a legal existence, and subsequent progress has been continually in advance of law. No one could foresee the immense development that was to follow, the vast interests to be created, the problems to arise. This is truly to be said, however, that no institution of similar magnitude in the world has ever disbursed such great sums of money with such fidelity and with so little expense and loss as have our American benefit societies, and all this with but little legal responsibility.

As time passed and our Orders grew in magnitude, further legislation became necessary. This was nowhere more quickly realized than in this Congress, and the Uniform Bill is the outcome of its continued deliberations. The reports of the proceedings of this body show a continuous desire to secure a conservative and proper conduct in our business affairs, to adopt such measures as shall after thorough investigation and consideration seem wise.

As with all new enterprises, the true and ultimate basis for operation could only be learned by experience, for which, in this case, much time was required, and we are but recently in possession of sufficient data to justify any attempt at a standard. The experience of the various insurance companies of this country has been closely guarded for selfish reasons, so that what little has become public had little value. Though it was plainly evident that the rates exacted by these companies were needlessly high, only general conclusions were possible as to wherein the difference between cost and price existed. Forced to rely upon our own resources, it is not to be wondered at that mistakes were made, sometimes so serious as to require most heroic remedies. But, withal, our history is exceptionally clear when the magnitude of our benefits is remembered. And now, with experience to aid and direct, the future will bring greatly increased usefulness and patronage.

Our recent efforts to attain security through proper methods have excited animosity in certain quarters. Perchance our wonderful growth has made envious those who, as a business and for profit, conduct similar enterprises, and they think by vilification to weaken and perhaps ruin our work to their own gain. Vain hope—our strength is too great, our work too honored to fail in a summer shower. The opposition of paid mercenaries will be easily overcome. It is hardly worthy of sufficient attention to show its shallowness and actuating spirit. When, however, it carries with it the cloak of official position, and for that reason influences our relations with, not only the public, but also the State, serious consideration is required.

The recent criticisms in the reports of Insurance Commissioners of several States of our business methods are not only premature, but strongly savor of a desire to injure rather than aid our work. It is very easy to criticize, but

criticism is idle unless accompanied by an expression of remedial changes. In this respect the reports are well nigh barren. The great good we have done, the distress and poverty prevented, seemingly count for nothing. Happily we have a constituency that is sufficiently powerful to secure our rights, and if need arises, can be exerted to that end.

The officers of our Orders are quite as true to the interests of the membership they represent as are the political officials of any State.

The pronounced ability of this body to meet and settle problems as they arise can be relied upon to also formulate and procure such further legislation as may be necessary to our continued success. Wisdom dictates that no undue haste be used, and careful consideration be given each question. Less harm will result from no action than from wrong action that might be difficult of correction. All attempts at legislation on new lines that this Congress has not considered and endorsed should be opposed. This suddenly awakened and peculiarly expressed interest in our welfare on the part of some Insurance Commissioners should be investigated. One commissioner has, by deputy, examined several societies, members of this Congress, for the ostensible purpose of confirming the correctness of the reports made by the societies. The examinations were purely superficial, and of no real value to the societies or the department making them. In one office an undue amount of time was taken to find a clerical error of two cents that was seven years old. Of momentous importance, truly. The fees charged the societies were quite high enough, however, to well repay the official and make the office a remunerative one. As no necessity exists for such examinations, they should be dispensed with. Our societies, through auditing committees and officers, have an adequate supervision of accounts not possible to the policy-holders of a business company, and the only call for an examination of this kind might be when good and sufficient reason existed for believing the reports to the State were not correct, and even then the home State should be the first to take action.

These examinations covered simply the financial condition, with no attempt at a valuation of insurance liability. The future development of our work may in time make it desirable that a balance sheet of the insurance account be included in our reports, but this time has not yet arrived. Too many legal restrictions are still in force to make this possible at the present time. The evolution of our methods is still in process, and until this is fully completed along adequate and satisfactory lines, a valuation of insurance accounts would be very unsatisfactory; in fact, almost an impossibility, as the valuation tables (for our newly adopted standard) are not computed, and considerable time is required for this work. The legal basis for such valuations has also to be determined and enacted into law. It is very evident that the arbitrary and vicious require-

ments of the legal reserve or "old line" methods should not be applied to beneficial societies. This basis of operation has wrought so much injury and been so productive of hardship and abuses that to-day it is severely condemned by competent authority in this as well as other countries. Ample testimony can be cited to substantiate our opposition to anything that approximates this system of valuation, with its accompanying requirements for solvency.

Not until a proper and uniform legal basis has been worked out and adopted by this Congress should we approve of any form of insurance valuation by the State.

Is any additional legislation immediately required for our continued welfare? Is there anything in our present condition that requires the help of the State to safeguard the rights of our membership? Under this head we may well consider whether there should not be some further conditions necessary to the incorporation of new societies. Our older societies, by the industry and loyal co-operation of their membership, have developed into magnificent institutions, with honorable history, prolific in the good they have accomplished in the past and can render in the future. In common with all meritorious creations have followed the imitations which seek, under the banner of fraternity, to bring personal profit to those interested. Without criticising in any way the few new Orders that are perfectly legitimate, well managed, with adequate rates and plans, it can be truly said that the large majority are very faulty in their methods; are controlled by irresponsible officers and can meet with one result, failure. These frequent collapses are taken by the public as weaknesses inherent to all, and thus is discredit wrongfully cast upon us, where otherwise would be praise and patronage. Our enemies also skillfully use such cases to construct specious arguments to aid them in their work of alarming the membership of praiseworthy societies. Regard for our own reputation and welfare requires us to support such measures as will prevent the continued exploiting of other than such societies as may begin with proper plans and sufficiently responsible backing to insure success. How can this be done?

An examination of the prospectuses of many of these new ventures shows that most of them are using tables of rates, long ago proven by the experience of our older Orders to be far from adequate. This alone is conclusive evidence of incompetency or fraudulent intent. They are able to gain a start solely because of the low death rate following new examinations of entrants, and the corresponding low current cost. Many have "reserve fund" attachments, for which all kinds of impossible claims are made. Even with this help the income of many will, in time, not be adequate. The promises are so enticing, however, that considerable patronage is given them, to the detriment of older and better Orders that have demonstrated their right to existence by honorable treatment of

members and the adoption of adequate rates. The only solution seems to be a statute requirement in each State, fixing the minimum standard to which a society incorporating or newly entering must conform. Such a condition would make it impossible for these irresponsible concerns to operate, and yet impose no hardship upon the bona-fide enterprises that were intelligently and properly managed. Without the lever of "cheapness" to entice the public, the main reason for patronage is lost; and without this advantage the starting of such enterprises would be so difficult that none would be attempted unless there was a manifest demand for it, in which case the requirement of adequate rates would be a source of strength, and aid the work rather than retard it.

In conclusion we may summarize as follows :

There is no necessity at present for more extended supervision of existing societies.

That societies newly incorporating or entering new territory, be required to conform to such minimum standard as this Congress may determine to be adequate.

## UNIFORM BILL.

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### AN ACT REGULATING FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS.

RECOMMENDED BY THE NATIONAL FRATERNAL CONGRESS, AS AMENDED AT  
ITS ELEVENTH ANNUAL SESSION, OCTOBER, 1897.

SECTION 1. A fraternal beneficiary association is hereby declared to be a corporation, society or voluntary association, formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit. Each association shall have a lodge system, with ritualistic form of work and representative form of government, and shall make provision for the payment of benefits in case of death, and may make provision for the payment of benefits in case of sickness, temporary or permanent physical disability, either as the result of disease, accident or old age, provided the period in life at which payment of physical disability benefits on account of old age commences, shall not be under seventy (70) years, subject to their compliance with its constitution and laws. The fund, from which the payment of such benefits shall be made, and the fund from which the expenses of such association shall be defrayed, shall be derived from assessments or dues collected from its members. Payment of death benefits shall be to the families, heirs, blood relatives, affianced husband or affianced wife of, or to persons dependent upon the member. Such associations shall be governed by this Act, and shall be exempt from the provisions of insurance laws of this State, and no law hereafter passed shall apply to them unless they be expressly designated therein. Any such fraternal beneficial association may create, maintain, disburse and apply a reserve or emergency fund in accordance with its constitution or by-laws.

SEC. 2. All such associations coming within the description as set forth in Section 1 of this Act, organized under the laws of this or any other State, province or territory, and now doing business in this State, may continue such business, provided that they hereafter comply with the provisions of this Act regulating annual reports and the designation of the Commissioner

of Insurance as the person upon whom process may be served as hereinafter provided.

**SEC. 3.** Any such association coming within the description as set forth in Section 1 of this Act, organized under the laws of any other State, province or territory, and not now doing business in this State, shall be admitted to do business within this State when it shall have filed with the Commissioner of Insurance a duly certified copy of its charter and articles of association, and a copy of its constitution or laws, certified to by its secretary or corresponding officer, together with an appointment of the Commissioner of Insurance of this State as a person upon whom process may be served as hereinafter provided; and provided that such association shall be shown to be authorized to do business in the State, province or territory in which it is incorporated or organized, in case the laws of such State, province or territory shall provide for such authorization; and in case the laws of such State, province or territory do not provide for any formal authorization to do business on the part of such association, then such association shall be shown to be conducting its business in accordance with the provisions of this Act, for which purpose the Commissioner of Insurance of this State may personally, or by some person to be designated by him, examine into the condition, affairs, character and business methods, accounts, books and investments of such association at its home office, which examination shall be at the expense of such association, and shall be made within thirty days after demand thereof, and the expense of such examination shall be limited to \$50.

**SEC. 4.** Every such association doing business in this State shall, on or before the first day of March of each year, make and file with the Commissioner of Insurance of this State a report of its affairs and operations during the year ending on the 31st day of December immediately preceding, which annual report shall be in lieu of all other reports required by any other law. Such reports shall be upon blank forms to be provided by the Commissioner of Insurance, or may be printed in pamphlet form, and shall be verified under oath by the duly authorized officers of such association, and shall be published, or the substance thereof, in the annual report of the Commissioner of Insurance under a separate part entitled "FRATERNAL BENEFICIARY ASSOCIATIONS," and shall contain answers to the following questions:

1. Number of certificates issued during the year, or members admitted.
2. Amount of indemnity effected thereby.
3. Number of losses or benefit liabilities incurred.
4. Number of losses or benefit liabilities paid.
5. The amount received from each assessment for the year.



6. Total amount paid members, beneficiaries, legal representatives or heirs
7. Number and kind of claims for which assessments have been made.
8. Number and kind of claims compromised or resisted, and brief statement of reasons.
9. Does association charge annual or other periodical dues or admission fees?
10. How much on each one thousand dollars, annually or per capita, as the case may be.
11. Total amount received, from what source, and the disposition thereof.
12. Total amount of salaries paid to officers.
13. Does association guarantee, in its certificates, fixed amounts to be paid, regardless of amount realized from assessments, dues, admission fees and donations?
14. If so, state amount guaranteed, and the security of such guaranty.
15. Has the association a reserve fund?
16. If so, how is it created, and for what purpose, the amount thereof, and how invested?
17. Has the association more than one class?
18. If so, how many, and the amount of indemnity in each?
19. Number of members in each class
20. If voluntary, so state, and give date of organization.
21. If organized under the laws of this State, under what law and at what time; giving chapter and year and date of the passage of the Act.
22. If organized under the laws of any other State, province or territory, state such fact and the date of organization, giving chapter and year and date of passage of the Act.
23. Number of certificates of beneficiary membership lapsed during the year.
24. Number in force at beginning and end of year; if more than one class, number in each class.
25. Names and addresses of its president, secretary and treasurer, or corresponding officers.

The Commissioner of Insurance is authorized and empowered to address any additional inquiries to any such association in relation to its doings or condition, or any other matter connected with its transactions relative to the

business contemplated by this Act, and such officers of such association as the Commissioner of Insurance may require shall promptly reply in writing, under oath, to all such inquiries.

SEC. 5. Each such association now doing or hereafter admitted to do business within this State and not having its principal office within this State, and not being organized under the laws of this State, shall appoint in writing the Commissioner of Insurance and his successors in office to be its true and lawful attorney, upon whom all lawful process in any action or proceeding against it must be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the association, and that the authority shall continue in force so long as any liability remains outstanding in this State. Copies of such certificate, certified by said Commissioner of Insurance, shall be deemed sufficient evidence thereof, and shall be admitted in evidence with the same force and effect as the original thereof might be admitted. Service upon such attorney shall be deemed sufficient service upon such association. When legal process against such association is served upon said Commissioner of Insurance, he shall immediately notify the association of such service by letter, prepaid and directed to its secretary or corresponding officer, and shall, within two days after such service, forward in the same manner a copy of the process served on him to such officer. The plaintiff in such process so served shall pay to the Commissioner of Insurance at the time of such service a fee of \$3.00, which shall be recovered by him as part of the taxable costs, if he prevails in the suit. The Commissioner of Insurance shall keep a record of all processes served upon him, which record shall show the day and hour when such service was made.

SEC. 6. The Commissioner of Insurance of this State shall, upon the application of any association having the right to do business within this State, as provided by this Act, issue to such association a permit in writing authorizing such association to do business within this State, for which certificate and all proceedings in connection therewith such association shall pay to said Commissioner the fee of \$5.00.

SEC. 7. (Here provide by one or more sections for the incorporation of similar associations, in accordance with the practices and usages of your State in regard to forming corporations. In all cases of the formation of an association it should be provided that the constitution, laws and methods of doing business should be submitted to the Commissioner of Insurance or Court of Record, or the Secretary of State for approval before a certificate of incorporation is issued. Safeguards should be thrown around the formation of such associations, so that no speculative or fraudulent association may

get a footing in the State. It might be well to make provision for the reincorporation of existing associations under these sections at the option of such associations.)

SEC. 8. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members.

SEC. 9. No contract with any such association shall be valid when there is a contract, agreement or understanding between the member and the beneficiary, that the beneficiary or any person for him shall pay such member's assessments or dues, or either of them.

SEC. 10. The money or other benefit, charity, relief or aid to be paid, provided or rendered by any association authorized to do business under this Act shall not be liable to attachment by trustee, garnishee or other process, and shall not be seized, taken, appropriated or applied by any legal or equitable process, or by operation of law, to pay any debt or liability of a certificate holder or of any beneficiary named in a certificate, or any person who may have any right thereunder.

SEC. 11. Any such association organized under the laws of this State may provide for the meetings of its legislative or governing body in any other State, province or territory, wherein such associations shall have subordinate bodies, and all business transacted at such meetings shall be valid in all respects, as if such meetings were held within this State, and where the laws of any such association provide for the election of its officers by votes to be cast in its subordinate bodies, the votes so cast in its subordinate bodies in any other State, province or territory shall be valid as if cast within this State.

SEC. 12. Any person, officer, member or examining physician who shall knowingly or willfully make any false or fraudulent statement or representation in or with reference to any application for membership, or for the purpose of obtaining any money or benefit in any association transacting business under this Act, shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than \$100, nor more than \$500, or imprisonment in the county jail for not less than thirty days nor more than one year, or both, in the discretion of the court; and any person who shall willfully make a false statement of any material fact or thing in a sworn statement as to the death or disability of a certificate holder in any such association for the purpose of procuring payment of a benefit named in the certificate of such holder, and any person who shall willfully make any false statement in any verified report or declaration under oath required or au-

thorized by this Act, shall be guilty of perjury, and shall be proceeded against and punished as provided by the statutes of this State in relation to the crime of perjury.

SEC. 13. Any such association refusing or neglecting to make the report, as provided in this Act, shall be excluded from doing business within this State. Said Commissioner of Insurance must, within sixty days after failure to make such report, or in case any such association shall exceed its powers or shall conduct its business fraudulently, or shall fail to comply with any of the provisions of this Act, give notice in writing to the Attorney General, who shall immediately commence an action against any such association to enjoin the same from carrying on any business. And no injunction against any such association shall be granted by any court except on application by the Attorney General, at the request of the Commissioner of Insurance, whether the State or a member or other party seeks relief. No association so enjoined shall have authority to continue business until such report shall be made, or overt act or violations complained of shall have been corrected, nor until the costs of such action be paid by it, provided the court shall find that such association was in default as charged, whereupon the Commissioner of Insurance shall reinstate such association, and not until then shall such association be allowed to again do business in this State. Any officer, agent or person acting for any association or subordinate body thereof, within this State, while such association shall be so enjoined or prohibited from doing business pursuant to this Act, shall be deemed guilty of a misdemeanor, and on conviction thereof, shall be punished by a fine not less than \$25 nor more than \$200, or by imprisonment in the county jail for not less than thirty days nor more than one year, or by both such fine and imprisonment, in the discretion of the court.

SEC. 14. Any person who shall act within this State as an officer, agent, or otherwise, for any association, which shall have failed, neglected or refused to comply with, or shall have violated any of the provisions of this Act, or shall have failed or neglected to procure from the Commissioner of Insurance proper certificate of authority to-transact business, as provided for by this Act, shall be subject to the penalty provided in the last preceding section for the misdemeanor therein specified.

SEC. 15. ( Here insert suitable provision for the repeal of laws inconsistent with this Act, and exercise sufficient precaution to prevent such repeal from making this Act apply to or affect grand or subordinate lodges of Masons, Odd Fellows or similar orders, or any association not working on the lodge system which limits its certificate holders to a particular class, or to the employment of a particular town or city, designated firm, business house or corporation.)

## CONSTITUTION AND LAWS.

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AS AMENDED AT THE TWELFTH ANNUAL SESSION OF THE  
CONGRESS, NOVEMBER, 1898.

*First.* This Association shall be known as the National Fraternal Congress.

*Second.* Its objects are hereby declared to be the uniting permanently of all legitimate fraternal benefit societies for the purposes of mutual information, benefit and protection. Its membership shall be composed of its officers, standing committees and representatives as follows :

*Third.* Each society of 2,000 members shall be entitled to one representative, and for each additional 40,000 members, or fraction of 40,000 over 20,000, an additional representative, and the chief medical examiners of each society, who are members of the Congress. At any meeting when a test ballot or vote shall be required, and any society not fully represented, the representative or representatives present shall be authorized to cast the full vote to which his or their Order may be entitled. When a representative is also a member of a committee, or a chief medical examiner, he shall be entitled to only one vote, and that as representative ; but otherwise each officer, chief medical examiner and member of a committee shall be entitled to one vote.

A call of the roll shall be had on any question pending before the Congress, upon a demand made and seconded by ten members of the Congress, representing at least five different Orders.

*Fourth.* No fraternal society, order or association shall be entitled to representation in this Congress, unless such society, order or association be formed or organized and carried on for the sole benefit of its members and their beneficiaries, and not for profit, having a lodge system, with ritualistic form of work and representative form of government, and making provision for the payment of benefits in case of death (with provision, if its laws so provide, for the payment of benefits in case of sickness, temporary or physical disability, either as the result of disease, accident or old age, provided the period in life at which

payment of disability benefits on account of old age commences shall not be under seventy years), the fund for the payment of such benefits and the expenses of such association being derived from assessments or dues collected from its members, and death benefits payable to the families, heirs, blood relatives, affianced husband or affianced wife of, or persons dependent on the member; these principles being an obligated duty on all members, to be discharged without compensation or pecuniary reward, the general membership attending to the general business of the order, and a fraternal interest in the welfare of each other, a duty taught, recognized and practiced as a motive and bond of organization.

*Fifth.* The reports of the officers shall be sent to the secretary, at least thirty (30) days prior to the assembling of the Congress, and the same shall be printed under his supervision; and printed copies shall be sent to each accredited member of the Congress.

Its officers shall be as follows:

President.

Vice-President.

Secretary and Treasurer (who shall be *ex-officio* secretary of each standing committee).

Who shall be elected at each annual session by a majority of the legal votes cast.

*Sixth.* The standing committees shall be appointed by the Executive Committee and shall be as follows:

- (1) On Constitution and Laws, nine members.
- (2) On Statutory Legislation, thirteen members.
- (3) On Credentials and Finance, seven members.
- (4) On Statistics and Good of the Orders, seven members.
- (5) On Fraternal Press, nine members.
- (6) On Jurisprudence, seven members, who shall be lawyers.
- (7) On Medical Examinations, to be composed of the Medical-Examiners-in-Chief of the several societies represented in the Congress, which shall meet one day in advance of the regular session of the Congress.

The Committee on Statutory Legislation shall have power and discretion to select sub-committees in the several states and provinces from societies represented in this Congress, or it may organize auxiliary associations of this Congress to promote and properly guard uniform statutory legislation, but such association shall be organized and conducted without expense to this Congress,

and to do whatever is advisable, in their judgment, to protect the interests of any society in this Congress when unjustly attacked by the courts or authorities in any state.

In any state or province where such associations may be organized it shall be composed of representatives from the societies transacting business in such State or province, which are affiliated with this Congress.

Any such auxiliary associations shall be organized, so far as may be practicable, with a corps of officers similar to those of this body, and it shall be entitled to one representative in this Fraternal Congress.

It shall be the duty of the Committee on Statutory Legislation to prepare an accurate and concise digest of all the statutes of the states and provinces, relating to fraternal benefit societies, and present the same to the Congress; also in like manner to prepare and present from year to year, similar digests of new statutes and of changes in legislation. All such digests shall be printed in the Journal.

The elective officers shall constitute the executive committee.

*Seventh.* This Congress shall meet annually on the fourth Tuesday of August, at such place as may be selected at the next preceding regular session. The Congress shall pay the actual expenses incurred by the officers and chairmen of standing committees resulting from their attendance, provided they shall not be sent to the Congress as representatives of their respective Orders.

*Eighth.* The annual fee for membership shall be thirty-five dollars (\$35.00) for each society represented in this Congress having 5,000 members or less; and for each additional 5,000 members, or fractional part thereof, an additional sum of five dollars (\$5.00); but such membership fee shall in no case exceed one hundred and fifty dollars (\$150.00).

*Ninth.* This constitution can only be amended by a vote of three-fourths of the members present at any meeting.

*Tenth.* The distinctive features of a Fraternal Benefit Society are hereby declared to be:

- 1st. The lodge system.
- 2d. Representative government.
- 3d. Ritualistic work.
- 4th. Fraternal assistance to living members in sickness or destitution.
- 5th. The payments of benefits to living members for total and physical disability.

6th. The payments of benefits at the death of the members, to the families, heirs, blood relatives or dependents of such deceased member.

And it is hereby declared as the sense of this Fraternal Congress, that no society whose distinctive features do not conform hereto is eligible to membership in the Congress or entitled to be classified as Fraternal Beneficiary Societies. We repudiate the speculative societies, whose chief aim is to pay sums of money to members during life, without regard to distress or physical disability; and declare that the aims of such societies are entirely opposed to the principles upon which the Fraternal Beneficiary Societies are founded, and by virtue of which they exist.



## DELEGATES TO THE SESSION OF 1898.

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### *American Benefit Society.*

Charles H. Burr, M. D. .... Boston, Mass  
 Sup. Med. Ex. Daniel T. Buzzell, M. D. .... Wilmington, Mass.

### *American Guild.*

S. Galeski ..... Richmond, Va.  
 Sup. Med. Ex. Jos. A. White. .... Richmond, Va.

### *American Legion of Honor.*

Adam Warnock ..... 200 Huntington Ave., Boston, Mass.  
 F. O. Downes ..... 200 Huntington Ave., Boston, Mass.  
 Alfred J. Carr ..... Baltimore, Md.  
 Sup. Med. Ex. J. F. Bush, M. D. .... 200 Huntington Ave., Boston, Mass.

### *Ancient Order of the Pyramids.*

E. S. McClintock ..... Kansas City, Mo.  
 Sup. Med. Ex. C. S. McClintock, M. D. .... Topeka, Kan.

### *Ancient Order of United Workmen.*

W. S. Robson ..... La Grange, Tex.  
 H. C. Sessions ..... Sioux Falls, S. Dak.  
 J. C. Bickford ..... Manchester, N. H.  
 Sup. Med. Ex. D. H. Shields, M. D. .... Hannibal, Mo.

### *Catholic Benevolent Legion.*

Robert H. Goldsmith ..... Baltimore, Md.  
 Alfred V. Harding ..... New Brunswick, N. J.  
 Sup. Med. Ex. G. R. Kuhn, M. D. .... 122 Clinton Ave., Brooklyn, N. Y.

*Catholic Relief and Benefit Association.*

Thomas H. O'Neill.....120 Genesee St., Auburn, N. Y.  
 Sup. Med. Ex. F. W. Maloney, M. D.....382 West Ave., Rochester, N. Y.

*Chosen Friends.*

William B. Wilson.....Newark, N. J.  
 Howard H. Morse .....10 Wall St., New York City, N. Y.  
 Sup. Med. Ex. H. Jameson, M. D .....28 E. Ohio St., Indianapolis, Ind.

*Degree of Honor, A. O. U. W.*

Ginevra L. Miller ..... 4146 W. Belle Place, St. Louis, Mo.  
 Sup. Med. Ex. E. B. Perkins, M. D.....Ashland, Wis.

*Empire Knights of Relief.*

A. P. Burkhart.....Buffalo, N. Y.  
 Sup. Med. Ex. P. A. McCrea.....Buffalo, N. Y.

*Fraternal Aid Association.*

Lewis A. Ryder.....Topeka, Kan.  
 Sup. Med. Ex. A. J. Anderson, M. D... ..Lawrence, Kan.

*Fraternal Legion.*

Sup. Med. Ex. J. W. P. Bates, M. D.....1830 Madison Ave., Baltimore, Md.

*Fraternal Mystic Circle.*

W. H. Snyder .....Philadelphia, Pa.  
 E. N. Haag.....Philadelphia, Pa.  
 Sup. Med. Ex. F. S. Wagenbals, M. D.....Philadelphia, Pa.

*Fraternal Tribunes.*

W. C. Galloway.....Aledo, Ill.  
 Sup. Med. Ex. A. L. Craig, M. D.....

*Fraternal Union of America.*

F. F. Roose.....Omaha, Neb.  
 Sup. Med. Ex. S. F. McDermuth, M. D.....Denver, Col.

*Golden Chain.*

John C. Simering.....Baltimore, Md.  
 Sup. Med. Ex. Fuller Waters, M. D.....Baltimore, Md.

*Home Circle.*

W. E. Wood.....Utica, N. Y.  
 Sup. Med. Ex. E. Waterman, M. D.....252 Newbury St., Boston, Mass.

*Improved Order of Heptasophs.*

Samuel H. Tattersall.....Heptasophs Bldg., Baltimore, Md.  
 Harry Goldman.....Baltimore, Md.  
 Sup. Med. Ex. J. H. Christian, M. D.....1801 Madison Ave., Baltimore, Md.

*Independent Order of Foresters.*

George A. Harper.....Toronto, Ont., Can.  
 Albert E. Stevenson.....6436 Kimbark Ave., Chicago, Ill.  
 H. A. Collins.....Toronto, Ont., Can.  
 Dr. Charles G. Frowert.....239 N. 12th St., Philadelphia, Pa.  
 Elliott G. Stevenson.....Detroit, Mich.  
 Sup. Med. Ex. T. Millman, M. D.....Toronto, Ont., Can.

*Iowa Legion of Honor.*

Charles R. Clark.....Montezuma, Ia.  
 Sup. Med. Ex. C. S. Chase, M. D.....Waterloo, Ia.

*Knights of the Golden Rule.*

S. M. Bernhard.....Louisville, Ky.  
 Sup. Med. Ex. S. E. H. Tyler.....Louisville, Ky.

*Knights of Honor.*

James O. Pierce.....Minneapolis, Minn.  
 A. R. Savage.....Auburn, Me.  
 B. F. Nelson.....St. Louis, Mo.  
 Sup. Med. Ex. H. C. Dalton, M. D.....St. Louis, Mo.

*Knights and Ladies of Security.*

W. B. Kirkpatrick.....	Topeka, Kan.
J. M. Wallace.....	Topeka, Kan.
Sup. Med. Ex. H. A. Warner, M. D.....	Topeka, Kan.

*Knights and Ladies of the Golden Star.*

Rev. S. P. Lacey.....	722 Broad St., Newark, N. J.
Sup. Med. Ex. Fredk. W. Duncker, M. D.....	722 Broad St., Newark, N. J.

*Knights of the Maccabees.*

Thomas Watson.....	Port Huron, Mich.
Thomas H. Lawry.....	Oakdale, Pa.
H. M. Parker.....	Elyria, Ohio.
D. D. Aitkin.....	Flint, Mich.
James B. McDannell.....	Buffalo, N. Y.
J. D. Long.....	Detroit, Mich.
Emma S. Olds.....	Norwalk, Ohio.
Frances E. Burns.....	St. Louis, Mich.
Sup. Med. Ex. M. H. Danforth, M. D.....	Port Huron, Mich.
Sup. Med. Ex. R. E. Moss, M. D.....	Port Huron, Mich.

*Knights and Ladies of the Fireside.*

E. B. Pfost.....	Kansas City, Kan.
Sup. Med. Ex. C. E. Clark.....	Kansas City, Mo.

*Knights of the Loyal Guard.*

Edwin O. Wood.....	Flint, Mich.
Sup. Med. Ex. Orson Millard, M. D.....	Flint, Mich.

*Ladies' Catholic Benevolent Association.*

Mary E. McGuire.....	Brooklyn, N. Y.
Mrs. Mary E. McGuirk.....	80 Joralemon St., Brooklyn, N. Y.
Sup. Med. Ex. Frank Connolly, M. D.....	82 Congress St., Newark, N. J.

*Legion of the Red Cross.*

Peter B. Ayers.....	Wilmington, Del.
Sup. Med. Ex. H. Patterson, M. D.....	828 West St., Wilmington, Del.

*Loyal Additional Benefit Association.*

P. H. Charlock.....	Elizabeth, N. J.
Sup. Med. Ex. Theodore F. Morris, M. D.....	Belvidere, N. J.

*Modern Woodmen of America.*

William A. Northcott.....	Greenville, Ill.
Jasper N. Reece.....	Springfield, Ill.
Charles W. Hawes.....	Rock Island, Ill.
Adolphus R. Talbot.....	Lincoln, Neb.
Benjamin D. Smith.....	Mankato, Minn.
Marvin Quackenbush.....	Dundee, Ill.
John W. White.....	Rock Falls, Ill.
Sup. Med. Ex. C. A. McCollum, M. D., 408 Masonic Temp., Minneapolis, Minn.	

*National Aid Association.*

Alonzo Wardall.....	Topeka, Kan.
Sup. Med. Ex. _____	

*National Reserve Association.*

F. W. Sears.....	Kansas City, Mo.
Sup. Med. Ex. J. T. Craig, M. D.....	Kansas City, Mo.

*National Union.*

J. W. Myers.....	Box 82, Toledo, Ohio.
H. H. Cabaniss.....	Ca. Atlanta Journal, Atlanta, Ga.
Sup. Med. Ex. M. R. Brown.....	34 Washington St., Chicago, Ill.

*New England Order of Protection.*

Lucius P. Demming.....	New Haven, Conn.
George H. Howard.....	Cambridge, Mass.
Sup. Med. Ex. Herbert A. Chase, M. D.....	43 Milk St., Boston, Mass.

*Order United Friends.*

John G. H. Meyers.....	150 Nassau St., New York, N. Y.
Sup. Med. Ex. Herbert G. Jones, M. D.....	Utica, N. Y.

*Protected Home Circle.*

W. S. Palmer .....	Sharon, Pa.
A. W. Williams .....	Sharon, Pa.
Sup. Med. Ex. Dr. Salen Heilman .....	Sharon, Pa.

*Royal Arcanum.*

W. O. Robson .....	Station A., Box E., Boston, Mass.
J. M. McKinstry .....	519 Society for Savings, Cleveland, Ohio.
A. C. Salmon .....	119 Montague St., Brooklyn, N. Y.
S. U. Trent .....	98 Diamond St., Pittsburg, Pa.
W. Holt Apgar .....	132 East State St., Trenton, N. J.
Edson M. Schryver .....	18 W. Saratoga St., Baltimore, Md.
Sup. Med. Ex. Sanford Hanscom, M. D. ....	East Somerville, Mass.

*Royal League.*

Chas. E. Piper .....	1603 Masonic Temple, Chicago, Ill.
C. C. Linthicum .....	1200 Monodnock Building, Chicago, Ill.
Chas. E. Bonnell .....	1603 Masonic Temple, Chicago, Ill.
Sup. Med. Ex. W. K. Harrison, M. D. ....	1603 Masonic Temple, Chicago, Ill.

*Royal Neighbors of America.*

Eliza D. Watt .....	Omaha, Neb.
Sup. Med. Ex. Susan G. Snyder, M. D. ....	Council Bluffs, Ia.

*Royal Society of Good Fellows.*

John Mulligan .....	Yonkers, N. Y.
J. H. McGregor, M. D. ....	Montague, Me.
Sup. Med. Ex. W. G. Weaver, M. D. ....	Wilkesbarre, Pa.

*Royal Templars of Temperance.*

Lee R. Sanborn .....	43 Niagara St., Buffalo, N. Y.
Esbon B. Rew .....	Buffalo, N. Y.
Sup. Med. Ex. J. W. Grosvenor .....	118 Plymouth Ave., Buffalo, N. Y.

*The Royal Highlanders.*

A. R. Talbot .....	Lincoln, Neb.
Sup. Med. Ex. W. A. Goodwin, M. D. ....	Aurora, Neb.

*Select Friends.*

.....  
 Sup. Med. Ex. C. A. Van Velzer, M. D..... Fort Scott, Kan.

*Shield of Honor.*

Dr. Edwin G. Hawkes..... Philadelphia, Pa.  
 James H. Livingston..... Baltimore, Md.  
 Sup. Med. Ex. F. J. Martenet, M. D..... Baltimore, Md.

*Supreme Court of Honor.*

J. E. White, M. D..... Urbana, Ill.  
 Sup. Med. Ex. J. F. Myers, M. D..... Rock Island, Ill.

*Supreme Lodge, Order Mutual Protection.*

G. Del Vecchio..... Room 810, 269 Dearborn St., Chicago, Ill  
 Sup. Med. Ex. W. K. Harrison, M. D. .... 52 Waltham Place, Chicago, Ill.

*Supreme Tribe Ben-Hur.*

D. W. Gerard..... Crawfordsville, Ind.  
 Sup. Med. Ex. J. F. Davidson, M. D..... Crawfordsville, Ind.

*United Order of the Pilgrim Fathers.*

Henry S. Treadwell..... Boston, Mass.  
 J. Scully Taft..... Keene, N. H.  
 Sup. Med. Ex. Emory L. White, M. D..... Somerville, Mass.

*United Order of the Golden Cross.*

Fessenden I. Day..... Lewiston, Maine.  
 W. R. Cooper..... Knoxville, Tenn.  
 Sup. Med. Ex. J. D. Young, M. D..... Station X, Boston, Mass.

*Woodmen of the World.*

Joseph Cullen Root.. .. Omaha, Neb.  
 John T. Yates..... Omaha, Neb.  
 Sup. Med. Ex. Jas. Masson, M. D..... 1708 Edmondson Ave., Baltimore, Md.

## OFFICERS AND STANDING COMMITTEES

FOR THE YEAR 1898-99.

## OFFICERS.

D. E. Stevens, <i>President</i> .....	1328 Chestnut St., Philadelphia, Pa.
Oronhyatekha, M. D., <i>Vice-President</i> .....	Toronto, Ont.
M. W. Sackett, <i>Secretary-Treasurer</i> .....	Meadville, Pa.
Rev. Samuel P. Lacey, <i>Chaplain</i> .....	Newark, N. J.

## COMMITTEES.

*Constitution and Laws.*

J. E. Shepard, Chairman, Lawrence, Mass. ....	Past President.
J. G. Johnson, Peabody, Kansas .....	Past President.
A. R. Savage, Auburn, Maine .....	Past President.
J. W. Goheen, Philadelphia, Pa. ....	Knights of Honor.
Julius M. Swain, 120 Tremont St., Boston, Mass. ....	Home Circle.
Miss Bina M. West, Port Huron, Mich. ....	Maccabees.
S. H. Tattersall, Baltimore, Md. ....	Heptasophs.
E. S. McClintock, Topeka, Kansas .....	Ancient Order of Pyramids.
Miss Marguerite McCutcheon, Washington, D. C. ....	Order of Golden Cross.
Mrs. F. E. Burns, St. Louis, Mich. ....	Maccabees

*Statutory Legislation.*

John Haskell Butler, Ch'n, 244 Washington St., Boston, Mass. ....	Past President.
John W. White, Rock Falls, Ill. ....	Modern Woodmen of America.
John Mulligan, Yonkers, N. Y. ....	Knights of Honor.
J. G. H. Meyers, New York, N. Y. ....	Order of United Friends.
E. G. Stevenson, Detroit, Mich. ....	I. O. Foresters.
W. S. Linton, Saginaw, Mich. ....	Maccabees.
J. S. McKinstry, Soc. of Sav. Bldg., Cleveland, Ohio. ....	Royal Arcanum.
A. L. Hereford, Springfield, Ill. ....	Supreme Court of Honor.
J. Scully Taft, Keene, N. H. ....	Pilgrim Fathers.
Wm. G. Morris, 835 W. Lake St., Chicago, Ill. ....	Chosen Friends.
James H. Livingston, Baltimore, Md. ....	Shield of Honor.
Louis A. Steber, St. Louis, Mo. ....	Chosen Friends.
James O. Pierce, Minneapolis, Minn. ....	Knights of Honor.



*Credentials and Finance.*

John J. Acker, Chairman, Albany, N. Y. . . . . Ancient Order United Workmen.  
 Frank N. Gage, 128 La Salle St., Chicago, Ill. . . . . National Union.  
 J. A. McGillivray, Forester's Temple, Toronto, Ont. . . . . I. O. Foresters  
 Lee R. Sanborn, 48 W. Eagle St., Buffalo, N. Y. . . . . Royal Templ's of Temperance.  
 George H. Howard, Cambridge, Mass. . . . . New England Order of Protection.  
 W. H. Snyder, Philadelphia, Pa. . . . . Fraternal Mystic Circle.  
 John G. McGuire, Brooklyn, N. Y. . . . . Catholic Benevolent Legion.  
 E. M. Schryver, Baltimore, Md. . . . . Royal Arcanum

*Statistics and Good of the Orders.*

D. P. Markey, Chairman, Port Huron, Mich. . . . . Maccabees.  
 Dr. H. A. Warner, Topeka, Kansas . . . . . Knights and Ladies of Security.  
 B. F. Nelson, St. Louis, Mo. . . . . Knights of Honor.  
 Dr. E. R. Hutchins, Des Moines, Ia. . . . . Iowa Legion of Honor.  
 F. W. Sears, Kansas City, Mo. . . . . National Reserve Association.  
 W. O. Robson, Boston, Mass. . . . . Royal Arcanum.  
 G. Del Vecchio, Chicago, Ill. . . . . Supreme Lodge, Order of Mutual Prot'n.

*Fraternal Press.*

Edwin O. Wood, Chairman, Flint, Mich. . . . . Knights of Loyal Guard.  
 D. W. Gerard, Crawfordsville, Ind. . . . . Tribe of Ben-Hur.  
 W. S. Palmer, Sharon, Pa. . . . . Protected Home Circle.  
 F. O. Downes, Boston, Mass. . . . . American Legion of Honor.  
 Mrs. Lillian M. Hollister, Detroit, Mich. . . . . Maccabees.  
 J. W. Myers, Toledo, Ohio. . . . . National Union.  
 John B. Treibler, Baltimore, Md. . . . . Legion of Red Cross.  
 Mrs. Geneva L. Miller, St. Louis, Mo. . . . . Degree of Honor.

*Jurisprudence.*

W. R. Spooner, Chairman, 436 E. 117th St., New York. . . . . Past President.  
 S. A. Will, Pittsburg, Pa., 134 Fifth Avenue. . . . . Past President.  
 J. G. Johnson, Peabody, Kansas. . . . . Past President.  
 John W. White, Rock Falls, Ill. . . . . Modern Woodmen.  
 J. D. Clark, Dayton, Ohio. . . . . Independent Order Foresters.  
 W. T. Walker, Minneapolis, Minn. . . . . Fraternal Aid Association.  
 W. S. Robson, La Grange, Texas . . . . . Ancient Order United Workmen.

*Insurance Commissioners' Committee.*

J. G. Johnson, Chairman, Peabody, Kansas.....Past President.  
 John Haskell Butler, 244 Washington St., Boston, Mass.....Past President.  
 D. E. Stevens, Cor. Broad and Chestnut Sts., Philadelphia, Pa..Past President.

*Special Committee on Rates.*

H. C. Sessions, Ch'n, Sioux Falls, So. Dak....Ancient Order United Workmen.  
 Frederick A. Draper, No. 8 Oxford St., Malden, Mass.....Home Circle.  
 D. P. Markey, Port Huron, Mich.....Maccabees.  
 James E. Shepard, Lawrence, Mass.....Past President.

*Committee on Railroad Rates.*

E. S. McClintock, Chairman, Topeka, Kansas....Ancient Order Pyramids.  
 C. C. Linthicum, 1200 Monodnock Buildings, Chicago, Ill.....Royal League.  
 Harry Goldman, Baltimore, Md.....Heptasophs.

## MEDICAL SECTION.

*Officers.*

J. H. Christian, M. D., *Chairman*.....P. O. Box 806, Baltimore, M. D.  
 R. E. Moss, M. D., *Vice-Chairman*.....Port Huron, Mich.  
 T. Millman, M. D., *Secretary*.....Toronto, Ont.

*Executive Committee of Medical Section.*

Dr. C. A. McCollum, *Chairman*.....Minneapolis, Minn.  
 Dr. O. Millard.....Flint, Mich.  
 Dr. S. Hanscom.....East Somerville, Mass.  
 Dr. H. Patterson.....Wilmington, Del.  
 Dr. J. F. Myers.....Rock Island, Ill.

## PRESS SECTION.

*Officers*

F. O. Van Galder, *President*.....Sycamore, Ill.  
 P. D. Stratton, *Vice-President*.....Sharon, Pa.  
 Gilbert Howell, *Secretary-Treasurer*.....Cleveland, O.

*Executive Committee of Press Section.*

D. W. Gerard, <i>Chairman</i> .....	Crawfordsville, Ind.
Miss Bina M. West .....	Port Huron, Mich.
F. W. Stevens ..	Port Huron, Mich.
M. W. Sackett .....	Meadville, Pa.
F. O. Van Galder, <i>ex-officio</i> .....	Sycamore, Ill.
Gilbert Howell, <i>ex-officio</i> .....	Cleveland, O.

## PAST PRESIDENTS.

Leroy Andrus .....	1886-1887 .....	Buffalo, N. Y.
John Haskell Butler .....	1887-1889 .....	Boston, Mass.
D. H. Shields, M. D. ....	1889-1890 .....	Hannibal, Mo.
A. R. Savage .....	1890-1891 .....	Auburn, Me.
Adam Warnock .....	1891-1892 .....	Boston, Mass.
M. G. Jeffries. . .	1892-1893 .....	Janesville, Wis.
N. S. Boynton .....	1893-1894 .....	Port Huron, Mich.
S. A. Will. ....	1894-1895. ....	Pittsburg, Pa.
W. R. Spooner .....	1895-1896 .....	New York City, N. Y.
J. G. Johnson .....	1896-1897 .....	Peabody, Kan.
James E. Shepard .....	1897-1898 .....	Lawrence, Mass.

ORDERS THAT ARE MEMBERS OF THE NATIONAL  
FRATERNAL CONGRESS, WITH NAMES AND  
ADDRESSES OF SECRETARIES.

---

American Benefit Society—N. P. Cormack, 2 Park Square, Boston, Mass.

American Guild—S. Galeski, Richmond, Va.

American Legion of Honor—Adam Warnock, 200 Huntington Ave., Boston, Mass.

Ancient Order of the Pyramids—A. K. Rodgers, Topeka, Kan.

Ancient Order United Workmen—M. W. Sackett, Meadville, Pa.

Catholic Benevolent Legion—John D. Carroll, 40-42 Court St., Brooklyn, N. Y.

Chosen Friends—T. B. Linn, Indianapolis, Ind.

Catholic Relief and Benefit Association—Thos. H. O'Neill, Auburn, N. Y.

Empire Knights of Relief—Emory D. Angell, 206 Morgan Building, Buffalo, N. Y.

Fraternal Aid Association—M. D. Greenlee, Lawrence, Kan.

Fraternal Legion—M. J. Block, 541 Equitable Bldg., Baltimore, Md.

Fraternal Mystic Circle—W. H. Snyder, 1328 Chestnut St., Philadelphia, Pa.

Fraternal Union of America—John L. Handley, Denver, Col.

Fraternal Tribunes—O. P. Thompson, Rock Island, Ill.

Golden Chain—A. Stanley Wier, Fidelity Bldg, Baltimore, Md.

Home Circle—Julius M. Swain, 120 Tremont St., Boston, Mass.

Improved Order of Heptasophs—Samuel H. Tattersall, Preston and Cathedral Sts., Baltimore, Md.

Independent Order of Foresters—John A. McGillivray, Cor. Yonge and King Sts., Toronto, Ont.

Iowa Legion of Honor—J. H. Helm, Box 582, Cedar Rapids, Ia.

Knights of the Golden Rule—T. J. Smith, 216 W. Fourth St., Cincinnati, O.

Knights of Honor—B. F. Nelson, St. Louis, Mo.

Knights and Ladies of Security—J. M. Wallace, Topeka, Kan.

Knights and Ladies of the Golden Star—Rev. Samuel P. Lacey, 772 Broad St., Newark, N. J.

**Knights of the Maccabees**—N. S. Boynton, cor. Huron Ave. and Bard St., Port Huron, Mich.

**Knights and Ladies of the Fireside**—E. B. Pfost, 406 Commerce Building, cor. Tenth and Walnut Sts., Kansas City, Mo.

**Knights of the Loyal Guard**—F. H. Rankin, Flint, Mich.

**Ladies' Catholic Benevolent Association**—Mrs. James A. Royer, 415 W. 11th St., Erie, Pa.

**Legion of the Red Cross**—John B. Treibler, Jr., 1417 Hollins St., Baltimore, Md.

**Loyal Additional Benefit Association**—Frank S. Peter, 104 Wayne St., Jersey City, N. J.

**Modern Woodmen of America**—C. W. Hawes, Rock Island, Ill.

**National Aid Association**—S. D. Cooley, 701 Jackson St., Topeka, Kan.

**National Union**—J. M. Myers, Hartford Block, Toledo, O.

**National Reserve Association**—B. F. Burd, Baird Bldg., Kansas City, Mo.

**New England Order Protection**—Daniel M. Frye, 48 Milk St., Boston, Mass.

**Order United Friends**—R. H. Bernham, 2016 Seventh Ave., New York City, N. Y.

**Protected Home Circle**—W. S. Palmer, Sharon, Pa.

**Royal Arcanum**—W. O. Robson, 407 Shawmut Ave., Boston, Mass.

**Royal League**—Charles E. Piper, 1608 Masonic Temple, Chicago, Ill.

**Royal Neighbors of America**—Mrs. Winnie Fielder, 408 Persimmons St., Peoria, Ill.

**Royal Society of Good Fellows**—James W. Swoger, 180 Summer St., Boston, Mass.

**Royal Templars of Temperance**—E. B. Rew, 43 Niagara St., Buffalo, N. Y.

**Royal Highlanders**—F. J. Sharp, Aurora, Neb.

**Select Friends**—W. I. Linn, Fort Scott, Kan.

**Shield of Honor**—Wm. T. Henry, 205 East Fayette St., Baltimore, Md.

**Supreme Court of Honor**—W. E. Robinson, Springfield, Ill.

**Supreme Lodge, Order Mutual Protection**—G. Del. Vecchio, Room 810, 269 Dearborn St., Chicago, Ill.

**Tribe of Ben-Hur**—F. L. Snyder, Crawfordsville, Ind.

**United Order of the Pilgrim Fathers**—James E. Shepard, Lawrence, Mass.

**United Order of the Golden Cross**—W. R. Cooper, Knoxville, Tenn.

**Woodmen of the World**—John T. Yates, 211 Sheely Block, Omaha, Neb.

## MEETINGS.

- Organization—Washington, D. C., November 16, 1886.  
*First Annual Meeting*—Philadelphia, Pa., November 15, 1887.  
*Second Annual Meeting*—New York, N. Y., November 20-21, 1888.  
*Third Annual Meeting*—Boston, Mass., November 12-13, 1889.  
*Fourth Annual Meeting*—Pittsburg, Pa., November 11-12, 1890.  
*Fifth Annual Meeting*—Washington, D. C., November 10-12 (inc.) 1891.  
*Sixth Annual Meeting*—Washington, D. C., November 15-17 (inc.) 1892.  
*Seventh Annual Meeting*—Cincinnati, Ohio, November 21-23 (inc.) 1893.  
*Eighth Annual Meeting*—Buffalo, N. Y., November 20-22 (inc.) 1894.  
*Ninth Annual Meeting*—Toronto, Ont., Can., November 19-21 (inc.) 1895.  
*Tenth Annual Meeting*—Louisville, Ky., November 17-19 (inc.) 1896.  
*Eleventh Annual Meeting*—Port Huron, Mich., October 5-7 (inc.) 1897.  
*Twelfth Annual Meeting*—Baltimore, Md., November 15-18 (inc.) 1898.
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## PRESIDENTS OF THE CONGRESS.

- 1886-87—Leroy Andrus, Buffalo, N. Y.—A. O. U. W.  
1887-88—John Haskell Butler, Boston, Mass.—R. A.  
1888-89—John Haskell Butler, Boston, Mass.—R. A.  
1889-90—D. H. Shields, Hannibal, Mo.—A. O. U. W.  
1890-91—A. R. Savage, Auburn, Me.—K. of H.  
1891-92—Adam Warnock, Boston, Mass.—A. L. of H.  
1892-93—M. G. Jeffries, Janesville, Wis.—N. U.  
1893-94—N. S. Boynton, Port Huron, Mich.—K. O. T. M.  
1894-95—S. A. Will, Pittsburg, Pa.—I. O. H.  
1895-96—W. R. Spooner, New York, N. Y.—R. S. G. F.  
1896-97—J. G. Johnson, Peabody, Kan.—M. W. A.  
1897-98—J. E. Shepard, Lawrence, Mass.—U. O. P. F.  
1898-99—D. E. Stevens, Philadelphia, Pa.—F. M. C.
- 

## VICE-PRESIDENTS.

- 1886-87—Wm. H. Barnes, San Francisco, Cal.—K. of H.  
1887-88—Warren Totten, Woodstock, Ont., Can.—R. A.  
1888-89—Warren Totten, Woodstock, Ont., Can.—R. A.  
1889-90—A. R. Savage, Auburn, Me.—K. of H.  
1890-91—Adam Warnock, Boston, Mass.—A. L. of H.  
1891-92—M. G. Jeffries, Janesville, Wis.—N. U.  
1892-93—N. S. Boynton, Port Huron, Mich.—K. O. T. M.

- 1893-94—S. A. Will, Pittsburg, Pa.—I. O. H.  
1894-95—W. R. Spooner, New York, N. Y.—R. S. G. F.  
1895-96—J. G. Johnson, Peabody, Kan.—M. W. A.  
1896-97—J. E. Shepard, Lawrence, Mass.—U. O. P. F.  
1897-98—D. E. Stevens, Philadelphia, Pa., F. M. C.  
1898-99—Oronhyatekha, M. D., Toronto, Ont.—I. O. F.
- 

## SECRETARY AND TREASURER.

- 1886-87—R. C. Hill (Recording Sec.), Buffalo, N. Y.—S. K.  
O. M. Shedd (Corresponding Sec.), Poughkeepsie, N. Y.—C. F.  
Halvor Nelson (Treasurer), Washington, D. C.—E. R. K. of P.  
1887-88—O. M. Shedd (Rec. and Cor. Sec.), Poughkeepsie, N. Y.—C. F.  
Halvor Nelson (Treasurer), Washington, D. C.—E. R. K. of P.  
1888-89—Samuel Nelson (Recording Sec.), Buffalo, N. Y.—R. T. of T.  
O. M. Shedd (Corresponding Sec.), Poughkeepsie, N. Y.—C. F.  
George Hawkes (Treasurer), Philadelphia, Pa.—E. R. K. of P.  
1889-90—O. M. Shedd (Secretary), Poughkeepsie, N. Y.—C. F.  
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1893-94—O. M. Shedd (Sec.-Treas.), Poughkeepsie, N. Y.—C. F.  
1894-95—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.  
1895-96—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.  
1896-97—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.  
1897-98—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.  
1898-99—M. W. Sackett (Sec.-Treas.), Meadville, Pa.—A. O. U. W.

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